



# spotlight

September 2011 Vol. 44 No. 09

**WIN  
A TRIP TO  
HAWAII!**



**Roger Smith**  
President & CEO  
AIL & NILICO

## The Numbers Are in Your Favor

Believe it or not, the first three quarters of 2011 are now in our rear-view mirror. I can think of no better way to kick-start our fourth quarter than to announce a new 6-month production contest! Sun, sand, surf, great food and good friends await the winners at the beautiful Mauna Lani Bay Hotel & Bungalows on the Kohala Coast of the Big Island of Hawaii! As always, this contest is open to all levels of our agency field force and PR team. If this contest doesn't get you excited, WAKE UP and smell the coconut!

And here's the GREAT news: *the numbers are in your favor!*

I read an interesting article recently that affirmed what I already knew: at American Income and National Income, we are in the right place, at the right time, doing the right thing.

The article cited statistics that show our competition is thinning out while our client base is expanding simultaneously. *Yes, you read that correctly!*

According to LIMRA, there's been a steady decline of life insurance agents over the past 30 years. In addition to fewer producers entering the market, more than half of today's active producers will retire within the next 10 years, which means fewer agents to replace them to sell new policies and to service the ongoing needs of existing policyholders.

At the same time, the percentage of households with life insurance coverage is at its lowest point in 50 years. A huge 56% of households — more than 11 million — do not have life insurance coverage. That means more than half the homes you see on any neighborhood block need our help! Does that mean people don't want insurance? No, since almost half of this same group of families said they would have immediate trouble paying expenses if the primary wage earner died. Most of the time, they either procrastinate, or they don't understand what they need. Thankfully, we can help them with both.

While it's true some people buy insurance through the mail and the Internet, the statistics also show most people still buy it the old-fashioned way — from a licensed agent. Why? Because most people don't understand what they need, and they *want* someone to explain it to them. They *welcome* the reassurance you can provide face-to-face in their home. *You* are at a distinct advantage when equipped with the Needs-Based Laptop Presentation because you're giving them the best of both worlds: personal one-on-one attention and the technology to show them their needs clearly and objectively. The rapport established between the agent and the client in the home outweighs the initial convenience of purchasing insurance online or through the mail.

The combination of industry-wide declining agent count and increasing numbers of uninsured and underinsured means *Opportunity Unlimited* is increasing in value for all of us, whether you are a sales producer, agency leader or a member of our hard-working PR team. Not only is the slice of pie available to each individual increasing in size, the entire pie is growing exponentially. I don't know about you, but I can eat a lot of pie.

Our 6-month Hawaii production contest is the perfect time to grab all the pie — or *poi* — you want! Statistics don't lie — the numbers are in your favor! Put them to work for you to reserve your place at the luau.

*Mahalo* (thank you) for all you do and *pomaika'i* (good luck)!

Check out the accommodations for the Hawaii trip at [www.maunalani.com](http://www.maunalani.com)



### ■ spotlight

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## SGA CAREER TRACK New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).

### TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$2,501,191 in bonuses. For more information on the monthly bonuses, turn to Page 10.

**Total: \$2,501,191**

### REQUIRED RETENTION RATE

Effective Jan. 1, 2011, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

<b>Retention:</b>	<b>68.0%</b>
<b>Net to Gross:</b>	<b>78%</b>

### DATES TO REMEMBER

eApp business should be uploaded to Home Office by **Monday 10/24 before 2:00 P.M. CST**. Paper apps and PR credits must be at HO by **Thursday 10/27** to count for October production.

### LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2012 Awards Presentation, are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2012 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). *Check your production! If there is an asterisk by your position, you could be on your way to the Hard Rock Hotel & Casino in Punta Cana, Dominican Republic! The convention will be held May 22-25, 2012.*



THIRD BEST  
MONTH

PG. 04



SA/GA  
TRAINING  
BONUS

PG. 07



LABOR DAY  
MESSAGE

PG. 12



NEW 6 MONTH  
CONTEST

PG. 14



LEADERSHIP  
ACADEMY

PG. 16



LOOK  
FOR ME!



# AUGUST 2011 WAS A HOT MONTH FOR AIL/NILICO!

**13.2M NET ALP**  
**ALL-TIME COMPANY RECORD FOR AUGUST!**  
**1.6% OVER 2010!**

**THIRD BEST MONTH**  
**IN COMPANY HISTORY!**

**AGENT COUNT 4,482**  
**HIGHEST EVER!**

**AUGUST CODES 908**  
**2ND BEST IN COMPANY HISTORY!**

**FOUR-MONTH RETENTION 72.4%**  
**BEST QUALITY FACTOR**  
**IN COMPANY HISTORY!**

## FOUNDERS CLUB

Month 2011 Qualifiers — Outstanding Producers & PR Representatives:



**Scott Hanna**  
 Williams-Zophin Agency  
 3rd Qualification  
 \$60,539 Net ALP  
 82.6% Ret



**Ryan Kendl**  
 Altig-Orlovic Agency  
 3rd Qualification  
 \$113,871 Net ALP  
 79.6% Ret



**Tibor Simon**  
 Altig-Orlovic Agency  
 2nd Qualification  
 \$67,687 Net ALP  
 91.7% Ret

## Director of the Month



### Sales Director of the Month

Leaders growing leaders!

#### Martin Groves

Martin Groves with 27% growth over August of 2010. His territory was also at 104% of their recruiting growth objective.

We commend your achievement!



*Driving Excellence*



**Bernard Rapoport**

Founder  
American Income Life

## The World's Greatest Sales Force

You are the World's Greatest Sales Force! I've been preaching that for many, many years and each year it becomes truer than the year before.

You understand the American Income opportunity and you are to be congratulated. It is to your credit that the improvement seems to come naturally to all of you. You are better this year than you were last year. I believe in you, I really do.

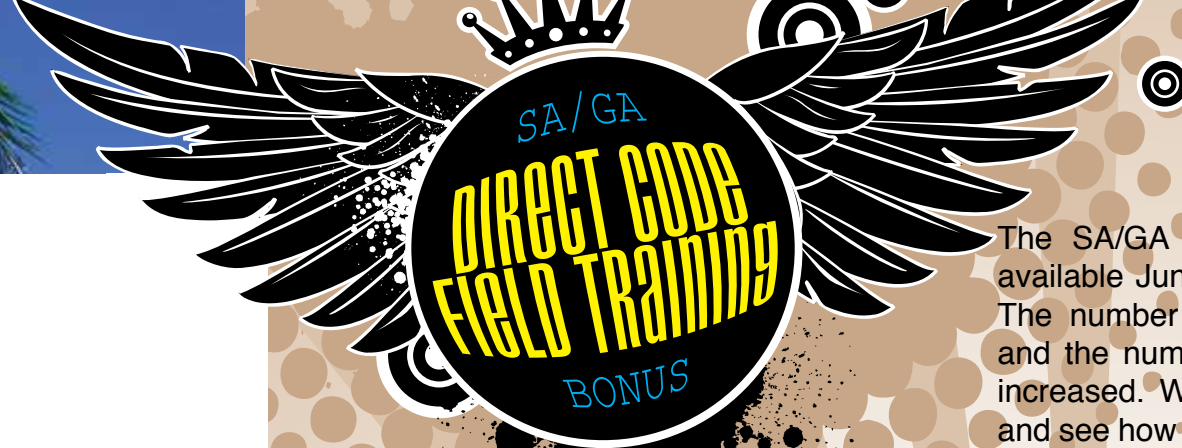
American Income is different from so many other companies. We care about the people we serve, but we care equally for those who do the serving. American Income recognizes that our agents are our greatest asset, and we demonstrate our appreciation while making certain the opportunity that you have at American Income is better than any opportunity you can ever possibly dream of.

American Income has guaranteed renewals after you meet the vesting requirements of your contract. Our retention of agents is better than many insurance companies. I tell you, the reason is because we vested the renewals and they are vested for life. For example, if an agent's renewals total \$30,000 a year and he decides to retire after qualifying for lifetime vesting, the \$30,000 renewals are his as long as the policyholders continue to pay their premiums. But in the event the agent should pass, his family can benefit from those renewals. That's the American Income commitment to those of you who are in the field who apply themselves and write good quality business: that you'll be set for life all because you may qualify for lifetime renewals.

We came up with this idea years ago that an agent should have the renewals for life, as long as premiums are paid. Whatever your position might be, those renewals are payable to you as long as that money is coming in.

My father was a Russian Jewish immigrant who sold life insurance but he didn't have renewals and didn't understand what he was really entitled to. That's why we vest your renewals for life; they are yours. I don't know about other companies, but I know that American Income's high commitment to the sales force was, is, and always will be. I hope you understand what your relationship with American Income means.

Treasure the contract you have with American Income because it provides you the opportunity to succeed in all aspects of your life.



The SA/GA Direct Code Field Training Bonus became available June 1, 2011 and we are excited by the results! The number of weekly bonuses has increased steadily, and the number of SAs and GAs who qualified has also increased. Want in on this action? Talk to your manager and see how much you can add to your income next month. You have until year end to maximize this bonus opportunity.

### YTD Bonus Leaders YTD Bonus Payout \$640,234

1  <b>CECILIA SAN DIEGO-TOMAS</b> \$30,523 Jatoft-Foti	2  <b>SENELINAH TALAMAIVAO</b> \$9,335 Steve Friedlander	3  <b>TRAVIS PICKLESIMER</b> \$9,138 Surace-Smith	4  <b>RYAN O'MALLEY</b> \$8,421 Imran Satti	5  <b>RICHARD HENRY</b> \$8,275 Alex Roland
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### August Bonus Leaders August Bonus Payout \$271,880 August Bonus Qualifiers 433

1 Cecilia San Diego-Tomas \$8,946 Jatoft-Foti	26 Ran Yi \$2,330 Imran Satti
2 Diego Madrid 5,335 Jatoft-Foti	27 Thomas Felicciardi 2,279 Theodore Pappas
3 William Russell 4,476 Steve Friedlander	28 Andrew Dailey 2,208 Oldham-Bianchi
4 Richard Henry 4,300 Alex Roland	29 Senelinah Talamaivao 2,087 Steve Friedlander
5 Vatapuia Vavau 4,186 Steve Friedlander	30 Konnor Wyly 2,072 Joseph Diecedue
6 Eric Ebbitt 3,984 Simon Arias	31 Ofa Siasau 2,069 Steve Friedlander
7 Amanda Beyersdorff 3,944 Surace-Smith	32 Kenneth Ludwig 2,055 Steven DiChiaro
8 Kelepi Salusalu 3,799 Steve Friedlander	33 Ryan O'Malley 2,043 Imran Satti
9 Joshua Fosnight 3,589 Simon Arias	34 Peter Chung 2,015 Jatoft-Foti
10 Travis Picklesimer 3,568 Surace-Smith	35 Violetta Goldman 1,995 Oldham-Bianchi
11 Marion Magat 3,497 Jatoft-Foti	36 Rita Charles 1,986 Steve Friedlander
12 Nasr Quadri 3,171 Theodore Pappas	37 Karen Gagarin 1,983 Jatoft-Foti
13 Luan Hajnaj 3,109 Surace-Smith	38 Christopher Newman 1,944 Surace-Smith
14 Philip Roffi 2,938 Furer-Whittinghill	39 Chris Lussier 1,848 Steven DiChiaro
15 Timothy Watson 2,883 Surace-Smith	40 Viet Chung 1,835 Jatoft-Foti
16 Nicholas Patterson 2,770 Theodore Pappas	41 Sean Wampler 1,800 Surace-Smith
17 Barbara Corigliano 2,757 Sabrina Lloyd	42 Uatesoni Filimoehala 1,785 Steve Friedlander
18 Elaine Kulawiak 2,715 Oldham-Bianchi	43 Scott Patterson 1,780 Joseph Diecedue
19 Dan Nebraska 2,706 Simon Arias	44 Maureen Brunet-Forchilli 1,656 Oldham-Bianchi
20 Nicholas Moore 2,673 Oldham-Bianchi	45 Donna Tremaine 1,575 Steve Friedlander
21 Mark Wyner 2,577 Sabrina Lloyd	46 Lawrence Smith 1,530 Steve Greer
22 Henry Briggs 2,490 Steve Friedlander	47 Michael Lindsey 1,528 Simon Arias
23 Christina Black 2,420 Oldham-Bianchi	48 Andrea Nichols 1,486 Oldham-Bianchi
24 London Burnett 2,377 Surace-Smith	49 Vijay Khobchandani 1,483 Steve Friedlander
25 David Livingston 2,373 Surace-Smith	50 Steven Jargo 1,472 Matt Henderson

## ■ Anniversaries

**37 Years of Service**  
Donald Wold, Agt

**32 Years of Service**  
Steve Friedlander, SGA

**18 Years of Service**  
Mitchell Look, Agt

**14 Years of Service**  
Bradley Kincaid, Agt  
Julie Wells, Agt

**12 Years of Service**  
Eddie Dhillon, Agt  
Dorian Oldham, SGA

**11 Years of Service**  
Matt Henderson, SGA  
Alex Roland, SGA

**10 Years of Service**  
London Burnett, GA  
Kevin Haines, MGA  
Matthew Kernan, Agt  
Marcus Smith, SGA

**9 Years of Service**  
Ronald Marx, Agt  
Brian Morse, GA  
Philip Prata, SGA

**8 Years of Service**  
Salvatore Giacchi, Agt  
Kathleen Pappas, PR  
Harjeet Rana, MGA  
Randolph Souliers, RGA

**7 Years of Service**  
Ryan Bisanz, RGA  
Peter Kaplanis, Agt  
Steven King, MGA  
Tim McAdams, SGA

**6 Years of Service**  
John Cochrane, MGA  
Ross Ewen, Agt  
Herman Fennell, GA  
Alex Grakhov, Agt  
Sharif Grays, MGA  
Brett Gryska, RGA  
Robert Kanaan, RGA  
Marilyn Kohlhase, PR  
Thomas Stewart, Agt

**5 Years of Service**  
Ryan Hall, RGA  
Hyungjun Kae, RGA  
Cory Liles, Agt  
Daniel Orr, MGA  
Thomas Soloweyko, GA  
Sara Welch, MGA

**4 Years of Service**  
Ala Awad, MGA  
Kristin Garramone-Hager, Agt  
Derrick Mason, SA  
Charles Mickens, MGA  
Michael Romeo, MGA  
Jessica Treybick, PR  
Alha Wandurraga, Agt  
Marisa Willgruber, RGA

**3 Years of Service**  
Chena Blair, Agt  
Holly Cook, MGA  
Rosanna Gill, PR  
David Gombkoto, Agt  
Daniel Hartwig, MGA  
Phillip Jenkins, Agt  
Jacqueline Kabluyen-Mitchell, SA  
Casey Kunash, RGA  
Timothy Leary, PR  
Ryan Leong, GA  
Rodney Mori, MGA  
Salvatore Pennisi, Agt  
Andrew Queen, MGA  
Anna Rohrer, PR  
Javier Sandoval, RGA  
Daniel Smith, SA  
Jake Yagjian, MGA

**2 Years of Service**  
Doris Aguilar, Agt  
Craig Baxter, MGA  
Rebecca Birdwell, MGA  
Brock Bode, GA  
Jeffory Churchfield, MGA  
Nicholas Collins, MGA  
Shelly Cullen, SA  
Karla Fabiani, Agt  
Anita Ferris, SA  
Magdalenne Franklin-Holmon, SA

Ricardo Grandt, MGA  
Christina Howard, PR  
Joshua Jackson, MGA  
Samy Jacques, GA  
Anthony Leggett, MGA  
Lina Namu, Agt  
Lynn Parker, GA  
Wayne Pearson, Agt  
Bryan Peters, GA  
Steve Sanchez, PR  
Michael Schumacher, Agt  
Gary Smith, GA  
Scott Smith, GA  
Alfred Taren, MGA  
Preston Turner, GA  
Nadezhda Vitchev, GA  
Sylvia Walker, GA

**1 Year of Service**  
Marco Aguilar, MGA  
Kelvin Ashmead, SA  
Benjamin Barton, Agt  
Andrew Bayang, SA  
Richard Bloom, Agt  
Jude Bordeaux, GA  
Cindy Brown, Agt  
Baylee Burrowes, MGA  
James Carr, Agt  
Derrick Coates, Agt  
David Cowan, SA  
Gretchen Crady, SA  
Chanel Cunningham, Agt  
Bryan Czajkowski, GA  
Robert Dennis, Agt  
Dustin Edgell, SA  
Kalolaine Fameitau, Agt  
Cynthia Faser, Agt  
Calixto Fonseca, Agt  
Manarii Gauthier, SA  
Lodean Glenn, SA  
Violetta Goldman, SA  
Kimberly Hayes, Agt  
Monte Henson, Agt  
Liliya Hrabar, Agt  
Judy Hunter, SA  
Andrew Jaycox, Agt

Alexander Keats, SA  
Erica Kelley, SA  
Kimberly Kemp, Agt  
Tammy Lapierre, Agt  
Feleti Lavulavu, SA  
Wayne Lee, MGA  
Tenna Lewis-Torraca, Agt  
Robert Lua, Agt  
Chris Lussier, GA  
Ungatea Makamoeafi, Agt  
Jennifer Maki, Agt  
Tina Manase, SA  
Tokilupe Mausia, Agt  
Jenna Maxwell, SA  
Cassandra McCormack, PR  
Joseph McCracken, Agt  
Brian Mitchell, Agt  
Tanya Mitchell, SA  
Robert Moran, PR  
Erik Morgan, SA  
Tom Morrell, Agt  
Aiman Mousa, GA  
Kristy Nguyen, Agt  
Joanna Nice, Agt  
Ryan O'Malley, GA  
Graeme Orr, GA  
John Padula, Agt  
Dominic Park, SA  
Eric Powell, MGA  
Nasr Quadri, GA  
Johnathan Rekieta, SA  
Maureen Roberts, PR  
Victor Schwenoha, SA  
La-Sirena Stanley, Agt  
Donna Tremaine, GA  
Elizabeth VanDugteren, Agt  
Christine Weatherspoon, GA  
Bryon Welch, GA  
Robert Werth, SA  
Corinne Wint, SA  
Ali Zaidi, SA

## ■ Promotions

**State General Agent**  
Jason Adamo  
Christopher Jordan

**Regional General Agent**  
Matt Flores  
Kiet Truong

**Master General Agent**  
Corey Carbon  
Paavo Cymanow  
Jose Harb  
Elias Hazen  
James Hendon  
Richard Henry  
Wayne Lee  
Jonathan MacLennan  
Chris Manning  
Joseph Mathis  
Steven Moore  
David Nham  
Jeffrey Stevens  
Vijay Khobchandani

**60% General Agent**  
Dominique Bertoncini  
Willie Brown  
Thomas Felicciardi  
Hank Gordon  
Kyle Kaiser  
Heather Leitch  
Beau Locker  
Kenneth Ludwig  
Andrew McQuade  
Andrea Nichols  
Kehinda Pryor  
Aaron Ralston  
Kelli Schwichtenberg  
Edward Sherman  
Brian Wilson

**57.5% General Agent**  
Kimberly Alston  
Tricia Brown  
Ruben Cal  
Jose Carvajal  
Antonio Evans  
Nathaniel Faber  
Mavrick Fredericks

Christopher Favor  
Jennifer Holliday  
Vijay Khobchandani  
Brenda Kidd  
Jennifer Leighton  
Brandon MacDonald  
Aaron McLean  
David J Miller  
Anaise Moonia  
Dan Nebraska  
Travis Picklesimer  
Zachary Santino  
Craig Steeves  
Kyle Taylor  
Vatapuia Vavau  
Ellahe Vaziri  
Michelle Verbit  
Randy Wright

**55% Supervising Agent**  
Omar Akram  
Reynolds Akuamoaa  
Julie Arnoldi  
Courtney Beck  
Lynda Blanke  
Tayleigh Brummer  
Christopher Bruton  
Janet Charles  
Amos Clarke  
Gretchen Crady  
Tamara Davis  
Charles Ferrari  
Louis Giogaia  
Donnie Gladney  
April Harmon  
Kelsey Hay  
Travis Head  
Latasha Hemphill  
Jessica Kline  
Leland Lambert  
Reona Lenox  
Michael Lindsey  
Mercedes Lloyd  
Tiffany Love  
Nehemiah Lucas  
Crystal Lynch

Jesus Machado  
Catherine McConnaha  
Christopher McMenomy  
Raymond Ochoa  
Karen Parson  
Jonathan Phillips  
Carly Radzimanowski  
Scott Ramsey  
Kyle Reeves  
Kevin Ristau  
Philip Roffi  
Edwin Sai  
Albert Sanducci  
Mary Schrage  
Anna Senra  
Samantha Sliger  
Anthony Stephens  
Kirk Swartz  
Kevin Talbot  
Linda Taylor  
Sharon Thomas  
Donna Trotta  
Tracie Wallace  
Patricia White  
Randall White  
Victoria Wippich  
Stephanie Wright  
Carmen Young

**52.5% Supervising Agent**  
Steven Allen  
Sanjay Ambast  
Danielle Arena  
Justin Attinoto  
Amy Baird  
Sebastian Becerra  
Raymond Bentley  
Derek Bokerman  
Jacob Brockmann  
Gary Brown  
Lindsay Cameron  
Matthew Caternolo  
Karen Cheng  
Chris Clark  
Robert Cline  
Joshua Cook

Jason Corpora  
Leslie Coward  
Danielle Danese  
Chad Davis  
Maria Diaz  
Daniel Dotson  
Aaron Dunlap  
Alex Elledge  
Faalave Fale  
Erica Fay  
Randall Few  
Jason Fontaine  
Nancy Ford  
James Franklin  
Arnold Freedman  
Maria Gonzalez  
Maria Hale  
Ashley Harrington  
Kevin Hassert  
Irma Hayes  
Andrew Hermosillo  
Cathie Hill  
Daniel Houbre  
Jason James  
Harold Jara  
Maureen Jeffery  
Amanda Jones  
Marie Karky  
Harinder Kaur  
James Keck  
Erica Kelley  
Christopher Kennedy  
Anita Knight  
Ronald Kutruff  
Zachary Ledyard  
Alexander Leshchik  
Mercedes Lopez  
Jamaal Lynwood  
Viva Mafua  
Matthew Marchitto  
Alvin Massenburg  
Ian McCullough  
Samantha Mergliano  
Thomas Meyer  
Glenn Mitchell

Erin Murray  
Tabita Neukirch  
Kenneth Oakes  
Nicholas Ohlroggen  
Justin Oldham  
Gwendolyn Olivier-DuClair  
Cecilia Olmos  
Zach Otto  
Robert Reed  
Penny Reineck  
Vaine Rere  
Noel Rose  
Bonnie Rouse  
Faasoosoo Savaiinaea  
Jeff Schuler  
Santana Schwass  
Christopher Simpson  
Dominique Smalls  
Kynthia Smith  
Sarah Smith  
Clayton Snow  
Levi Stearns  
Bradley Steele  
Sarah Strain  
Brandon Summerton  
Teatawhai Taua  
Eric Thompson  
Mardolin Tutai  
Teo Underhill  
Erin VanHoy  
Vernin Vigier-Reynoso  
Sean Wampler  
David Weden  
Michael Wheeler  
Christopher Williams  
Timothy Williams  
George Williamson  
Dan Zeck

# BONUS

## LEADERSHIP BONUS

Qualifier	Amount	SGA
Ben Halali	\$43,228	Jatoff-Foti
Simon Rolland	40,256	Steve Friedlander
Mathew Hart	36,364	Surace-Smith
Matthew Parks	33,633	Surace-Smith
Patrick Bendure	31,858	Surace-Smith
Ernesto Magat	28,002	Jatoff-Foti
Brett Gryska	23,219	Oldham-Bianchi
Daniel Hartwig	21,437	Surace-Smith
Darron Hacker	20,316	Surace-Smith
Michael Romeo	19,882	Oldham-Bianchi

## WORLD'S GREATEST BONUS

Qualifier	Amount	SGA
Tone Munro	\$10,706	Steve Friedlander
Steven Stensrud	6,428	Altig-Orlovic
Mark Neilson	6,001	Altig-Orlovic
Zachary Hart	5,564	Altig-Orlovic-Deley
Ben Halali	5,202	Jatoff-Foti
Ryan Kendl	5,163	Altig-Orlovic
Tibor Simon	4,469	Altig-Orlovic
Steve Marker	4,416	Altig-Orlovic-Hay
Bruce Tan	4,120	Altig-Orlovic
Erez Shabtay	3,888	Cohen-Cohen

## REINSTATEMENT BONUS

Qualifier	Amount	SGA
Sami Mogannam	\$3,874	Jatoff-Foti
Debra Bell	1,694	Bob Olson
Nabil Spahi	1,559	Giglione-Ackerman
Lance Martin	1,318	Surace-Smith
Dason Phaul	1,098	Theodore Pappas
Scott Patterson	937	Joseph Diecedue
Neal Mueller	928	Curtis Moreland
Bradley Weigand	923	Surace-Smith
Ryan Tucker	801	Altig-Orlovic-Hay
Frank Kolligian	786	Slav Bitman

## TOTAL

# \$2,501,191

NEW  
SGA



**Chris Jordan**  
Western Michigan  
September 1

Chris started with AIL in 2006 after being a factory worker for 9 years. "I've always had a passion to own my own business. The SGA opportunity is the real thing." He feels recruiting and training are his strengths, and the most rewarding part for him is the chance to change peoples' lives. He credits SGA Mark Hancock with guiding and preparing him to step into his new role. Chris, wife Amy, and son Travis will make their home in Kalamazoo.

# MILLION DOLLAR CLUB

Another champion, another milestone!  
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.  
Congratulations on your achievements.



**David Jackson**  
Williams-Zophin Agency  
Contract Date 07/14/1993  
Qualified August of 2011  
\$1,003,086 of Net ALP



ARE YOU  
ON DEMAND

**Agent Log In**  
Username: **sales@ailife.com**  
Password: **LaptopNow**  
[www.AILLaptopOnDemand.com](http://www.AILLaptopOnDemand.com)

## LAPTOP ON DEMAND IS IN DEMAND

Agencies are singing the praises of [www.AILLaptopOnDemand.com](http://www.AILLaptopOnDemand.com), the supplemental, self-paced training website for AIL's Needs-Based Laptop Presentation. The site is accessible 24/7 from anywhere, including the most popular Internet-enabled smart phones, PDAs, and even iPad and other tablet devices!

The site can be used to reinforce Agency classroom and field sales training. Be sure to check out the many support documents also available.

Instructors, don't forget the tools on the site for your use. You will find an **Online Needs-Based Supplemental Training Manual** that includes detailed instructions on how to use online videos to supplement your in-office and in-field training. Ask your SGA for instructor-side logon credentials.



Have you seen the updated **Suggested Close Sale** video yet? Including updated **Final Review**, **Objections**, and **NEW Tips** video sections? Also, be sure not to miss the **NEW Button-Up** and **Quality of Business** videos.

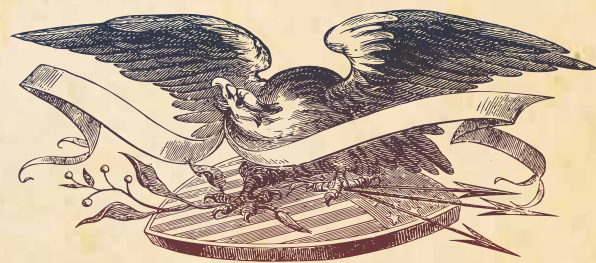
NEW VIDEOS  
ON DEMAND



# LABOR DAY SEPTEMBER 2011



*President and CEO Roger Smith authored the following Labor Day opinion piece that ran in The Miami Herald, as well as other select newspapers in California, Florida, Illinois, New York and Texas. Please take a few minutes to read it and pass it along. We are privileged to work for a company that protects workers and the middle class.*



## Labor Day 2011

This Labor Day, I am heartened by the vigorous spirit of the American worker. Spirit transformed into voice and action has given America a redemptive opportunity to esteem workers and the value of their labor. As the CEO of an international life insurance company, I am humbled to witness the impact of millions of workers' words as they take hold, "Workers matter" and "We are ONE!" What started in Wisconsin with thousands of union members clad in red, battling to keep their hard won rights earned through a collective voice, has transformed into a national morality play of epic proportion. The stakes are high, and there is no place for bystanders.

There is a systematic attack underway on America's middle class and workers. Our failed and reckless economic policies, the Wall Street raid on Main Street, the coddling of America's wealthiest millionaires and billionaires, and the gaming of a revenue system that favors big corporations and offshore tax havens — all are veiled attempts to silence the spirit and voice of the American worker. Fortunately, the water cooler whispers have moved to Main Street, and the red of Wisconsin has become the color of outcry. And that is America's hope for the future.

Havens of hope are everywhere. A record number of Wisconsin voters spoke in a recent recall election. The antagonist of the battle with the Wisconsin workers might claim a gallant victory in only losing two Senate seats, but what is the measure of winning the soul of the American worker? When SB 5, a bill that gutted workers' rights to a voice, was approved by the Ohio legislature, more than 1 million middle class families collectively called for a state referendum. Their voice was unwavering, their message crystal clear: you cannot take away our earned benefits and hard-fought rights without spilling a sea of red into the streets.

This Labor Day, the battle for the American worker is not about union or non-union; it is about the soul, the respect of American workers and the value of their labor.

Even though I am certain that organized labor is the surest path to a solid middle class, and that collective bargaining creates the type of shared prosperity we need in this country, unions alone will not win this fight. I believe the fight for fairness, the fight between the too few at the top who are grabbing all the good and gains, and the workers who have increased productivity resulting in record corporate profits, will be fought in the street, at the worksite, and at every polling place in America.

This Labor Day, I applaud the 45,000 courageous workers striking against a very profitable Verizon. It baffles me how a corporation with more than \$22.5 billion of profits in the past four and a half years wants to renege on benefits for retirees, eliminate sick days



for new hires, abolish disability benefits for workers injured on the job, outsource jobs, and stick already struggling families with more than \$20,000 in annual concessions! I hope millions of America's workers see this fight for what it is: another systematic attempt to silence workers and devalue labor. Verizon's proposal is bad. It is bad business, bad for workers, bad for our middle class and ultimately bad for America. You can remain competitive as a business, be profitable and still do right by your workers.

This Labor Day, we must each embrace the transformational spirit and voice of the American worker. That voice simply asks and owns

a fair shake and a fair wage. That voice lays claim to its rightfully earned benefits such as Social Security and Medicare. That voice asks all of us, including me, to pay our fair share in rebuilding our great country and our middle class.

I am proud to be part of a powerful collective voice; a voice of protestors clad in red, the unemployed and underemployed, the millions of workers enjoying a paid holiday and business leaders who want to do right by our workers. Our collective voice provides hope for our future. Let it be a future that makes us proud. God bless our workers and God bless America.



## NEW LAB MEMBER



**Edwin D. Hill**

**International Brotherhood of Electrical Workers President Edwin D. Hill** is the newest member of the AIL/NILICO Labor Advisory Board, announced AIL/NILICO President & CEO Roger Smith.

The International Brotherhood of Electrical Workers (IBEW) represents approximately 725,000 members who work in a wide variety of fields, including utilities, construction, telecommunications,

broadcasting, manufacturing, railroads and government.

Hill has served as president of the IBEW since January 29, 2001. He previously served as both International Secretary and International Secretary-Treasurer of the IBEW. He also serves as a member of the AFL-CIO Executive Council.

He began as a union member with Local 712 in Pennsylvania in 1956. He has served in numerous leadership positions in the union from the local to the national level. Hill also served as Vice President and COPE Chairman for the Beaver County Central Labor Council from 1972 to 1977,

and held posts on the Beaver County Building Trades Council from 1970 to 1978, serving as Treasurer, Vice President and COPE Chairman. He has also held positions on the Executive Committee and the Executive Council of the Pennsylvania State AFL-CIO from 1976 until 1997.

Hill is involved in countless community-based activities including The March of Dimes, the YMCA, the Executive Committee of the United Way, Beaver County Council for Economic Development and the Governor's Committee for Economic Development serving as Chairman in 1995.

# QUALIFICATIONS

## NEW 6 MONTH CONTEST

**PERSONAL PRODUCERS** Top 10 personal producers based on Net ALP.

### MANAGERS SA THRU RCA

The winner in each category will be the Managing Agent with the most Net ALP produced by new agents coded during the contest period. To be considered a code for this contest, the new agent must have qualified for a weekly WGB Bonus. Winners must have a minimum number of new agents coded during the contest period to be eligible: SAs- 10; GAs- 12; MGAs- 16; RGAs- 28.

Note: If a manager is promoted during the contest period, they must qualify with the minimum number of agents outlined at their highest level of contract during the period. If a manager is demoted, they will not be able to include the production of agents coded under them at the higher level.

### SGAs

The top SGA in each competition category (category groups are 1-2 combined, 3-4 combined, 5-6 combined, 7-8 combined, and Startup-Rookies combined) based on the average of your percentage of objective in First Six Month ALP, First Time 15% Bonus Earners and Coding Objective - average must be 100% or better. There will be a total of five SGA winners. Each qualifying SGA must have been an SGA for the full six month contest period.

Note: All winners must meet company 4-month retention or net to gross requirements in order to be eligible.

### PUBLIC RELATIONS

The top PR person in Category I, II, III and IV with the most cards will be winners. To be eligible as a winner, at least 30% of the cards must be from original groups. Winners must have a minimum number of cards to be eligible: Cat I - 12,000; Cat II - 10,000; Cat III - 9,000; Cat IV - 8,000.

For full qualification details:

[www.aflife.com/arc/spotlight.aspx](http://www.aflife.com/arc/spotlight.aspx)

Do you like basking in the sun on some of the most pristine beaches on Planet Earth? Are you interested in a jeep trek through the rainforest or a hike across an ancient lava flow? Here's your chance! All agents, managers and public relations people are invited to partake in the competition to see who will rise to the top, and who will be joining us for a dream week in sunny Hawaii! The contest period is business or cards submitted and processed by Home Office between October 1, 2011 and March 31, 2012.



### Essentials

How much is this? – **EHIA?**  
 Cheers/good health – **HULI PAU!**  
 Where's the bathroom? – **AIA IHEA KA LUA?**  
 Excuse me/sorry – **E KALA MAI IA U!**  
 I don't understand – **MAOPOPO IA U OLE**  
 No problem – **A OLE PILIKIA**



# SAY WHAT?

The entire Hawaiian alphabet is made up of:

5 vowels  
**A, E, I, O & U**  
 7 consonants  
**H, K, L, M, N, P & W**

A consonant is always followed by a vowel, and all Hawaiian words end in a vowel. Names and words are more easily pronounced when they are broken down into single syllables.

## AUG 31-SEP 6, 2012

The Mauna Lani Bay Hotel & Bungalows  
 The Sunny Kohala Coast, Island of Hawai'i  
[www.maunalani.com](http://www.maunalani.com)

### Am I having fun?

cocktail – **LAMA PA'IPA'I**  
 drink – **INU**  
 beach – **KAHAKAI**  
 ocean – **KA'I**  
 food – **A'I OR KAUKAU**  
 hungry – **POLLO'I**  
 sleep – **MOE MOE**

# WIN A TRIP TO HAWAII!

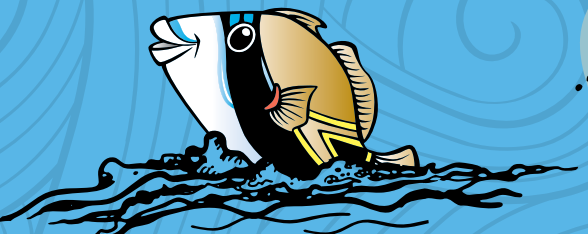
### Where am I?

Say it like the natives.  
 The traditional pronunciation of Hawai'i is

## HUH-VI-EE

### Does anybody really know what time it is?

good morning – **ALOHA KAKAHĪAKA**  
 good afternoon – **ALOHA AUINALA**  
 good evening – **ALOHA AHĪAHĪ**

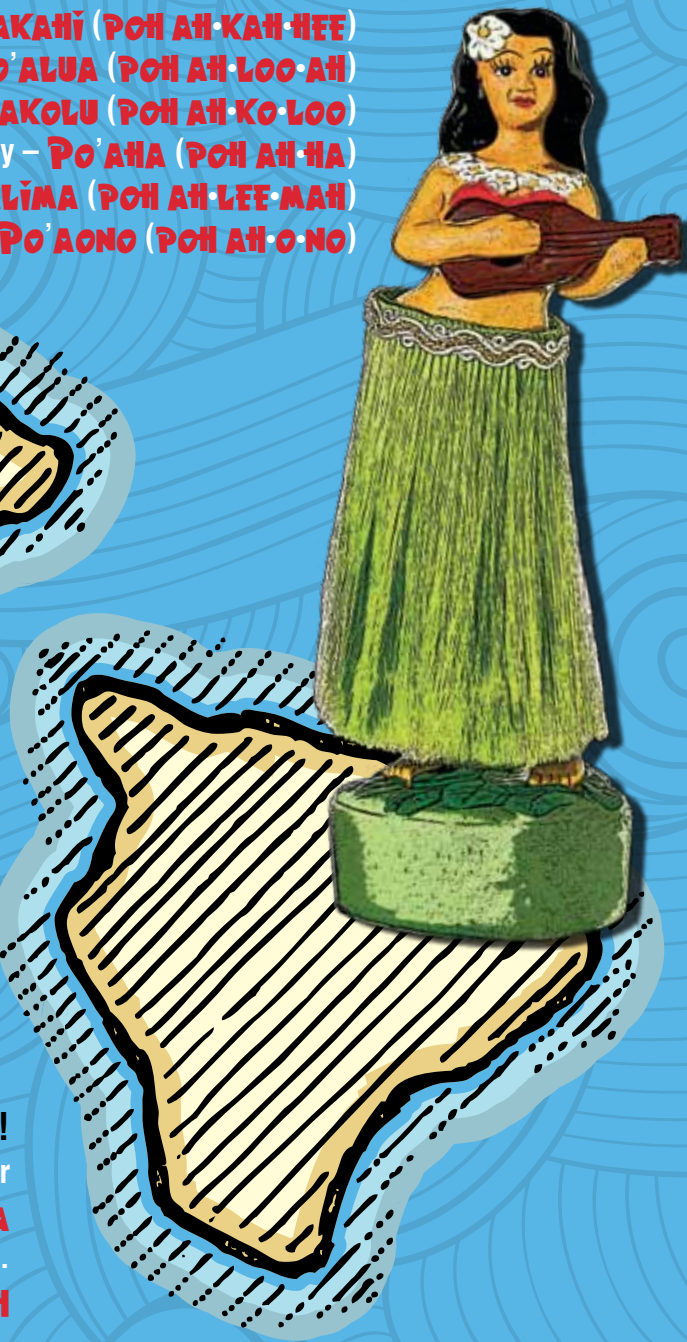


### That's easy for you to say!

The Hawaiian State Fish is the Picasso Triggerfish or **HUMUHUMUNUKUNUKUA PUA**, a phonetically pronounced.

**WHO-MOO-WHO-MOO-NEW-COO-NEW-COO-AH-POOZ-AH-AH**

Say that three times, fast.







# LEADERSHIP ACADEMY

## Wanted: Top Guns!

- Who:** Any MGA who has attended Leadership 101 and 201. Veteran MGAs who attended the old LDS are also encouraged to attend this revamped course.
- What:** Leadership 301: Strategic Advanced Leadership Training
- When:** 11/02 – 11/03
- Where:** McKinney Campus
- Why:** Provides STRATEGIC ADVANCED LEADERSHIP TRAINING so MGAs will continue to grow in all aspects of their leadership capabilities in order to take advantage of leadership opportunities at AIL and NILICO.
- How:** Talk to your SGA

“Going to the top gun school is a must for all MGAs/RGAs in the company. There are so many great things you get from this school; the experience is unforgettable. I would not hesitate to go back or send any one of my people to this. No matter what your results are in the company before this, I guarantee you will be better after this school. Rock on, and thanks for the awesome help and advice!”

— **Ben Halali**, MGA, Jatoft-Foti Agency

“I was very excited when I was invited to attend the Top Gun class in February of 2009. After the class I truly realized what an individual can achieve with AIL. I strongly recommend that anybody who ever plans to become an SGA attends TOP GUN because it will greatly help their career.”

— **Gev Yanukyan**, SGA

“Top Gun was an eye-opening experience. I was so blessed to receive the one-on-one attention from the directors and VPs, who hold over 100 combined years of leadership experience, to spend time with my fellow peers, and to develop lifelong friendships. You will come back from 301 on fire, either as an MGA or SGA. My only advice would be to have a pen ready to sign that life-changing contract!”

— **Michael LiBassi**, SGA

“If you’re not on the list to be a part of Top Gun, go find out what’s needed to be on it NOW! It was a true privilege to be part of the first ever Top Gun school and even greater experience to sign my SGA contract 2 months after! The information that you learn from not only your peers, but the leaders of this company will truly enhance your career at AIL. I highly recommend that interested MGAs take that next step in your career.”

— **Philip Prata**, SGA



## Leadership



### Rob Falvo

Senior Vice President  
of Field Operations

## Is It Really ALL About The Money?

I consider myself extremely fortunate to have found American Income straight out of college. I would be lying to you if I didn't let you know that one of the main reasons I started with this company was the Opportunity to earn money. I saw the chance to work straight-commission and work as hard as I wanted to earn that money on MY TERMS. I'm older now and hopefully a little wiser. I still enjoy earning money, as in our business it is a scorecard, and a great byproduct of the service we provide. I also realize that money is irreplaceable in the function it serves in our society. That being said, I learned early on that if I was going to survive in this career and with this company, it couldn't be JUST ABOUT THE MONEY.

The best leaders in this Company know that we need to help people have a sense of pride in who they are and what they are doing. We also know that we can use this to motivate higher levels of performance. Here are a few things I have learned along the way:

### Help people realize that they need aspirations that move them emotionally.

Impossible dreams are a source of pride even though they remain unachievable. No one really expects the Marines to win every battle and save every life, but that impossible dream is the fundamental underpinning of motivation in the Corps. Institutions with noble aspirations like the USMC have access to a powerful source of pride that permeates all parts of their organization.

### Pursue a meaningful purpose.

I believe that people will work for money, but they will give their lives for meaning and purpose. We need to provide our people with a meaningful purpose. As simple as it sounds, surprisingly few companies pay as much attention to their purpose and values as they do to their earnings. Those who do, however, are able to instill pride that can enable their people to perform in stormy as well as calm seas.

### Cultivate personal relationships of respect.

Probably the most lasting benefits to be gained from a lifetime of work in our great Company are the personal relationships of mutual trust and respect that one develops along the way. Along with family and friends, we want our respected workplace colleagues to be proud of us.

### Become a person of high character.

Integrity, common courtesy, emotional commitment, and unassuming pride in group performance are the hallmarks of great human beings – and great leaders – not intellect, charisma, power, or personal gain.

### Have Fun and Laugh.

As Mary Poppins said, “a spoonful of sugar helps the medicine go down.” A sense of humor becomes increasingly indispensable, as one gets older; maybe it is the foundation of wisdom and pride as well as enjoyment. Let's take pride in having fun “professionally.”

Money has its place in any motivational program, but what is far more important in building the long-term sustainability of your Agency — or our Company — is pride. Pride in both one's work and in the organization as a whole, and the sense of camaraderie, accomplishment and emotional attachment that comes with it is the key to success and beats a “show me the money” culture every time.

# Individual Producers



**1. Tone Munro**  
Auckland, NZ



**2. Mark Neilson**  
Provo, UT



**3. Steven Stensrud**  
Calgary, AB



**4. Ben Halali**  
San Jose, CA



**5. Ryan Kendl**  
Huntington Beach, CA



**6. Yvonne Zarathustra**  
Concord, CA



**7. William Gordon**  
Cleveland, OH



**8. Ryan Doughty**  
Pittsburgh, PA



**9. Michal Majewski**  
Surrey, BC



**10. Mario Nunez**  
Concord, CA



**11. Steve Marker**  
Richmond, VA



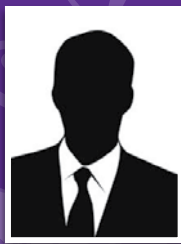
**12. Terrence Asuncion**  
Roseville, CA



**13. Troy Plummer**  
Richmond, VA



**14. Tibor Simon**  
Surrey, BC



**15. Joey Sales**  
Honolulu, HI



**16. Bruce Tan**  
Honolulu, HI



**17. Sarah Smith**  
Concord, CA



**18. Amy Shui**  
Eatontown, NJ



**19. Dustin Dunbar**  
Sioux Falls, SD



**20. James Keefer**  
Pittsburgh, PA

## IceBreakers

**Joshua Cook**  
Pittsburgh, PA  
\$19,686 Net ALP  
Brian Welsh MGA  
Simon Arias SGA

**Jacob Brockmann**  
Provo, UT  
\$18,460 Net ALP  
Mark Neilson MGA  
Altig-Orlovic SGA

**Jesusdieu Portilus**  
Miami Lakes, FL  
\$16,666 Net ALP  
Fritznel Octave MGA  
Williams-Zophin SGA

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

## August Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1.	Tone Munro	\$54,901		92.4	Norman Sellen	Steve Friedlander
2.	Mark Neilson	41,486		68.9	Nicholas Lorence	Altig-Orlovic
3.	Steven Stensrud	36,538		75.2	John McGrath	Altig-Orlovic
4.	Ben Halali	32,367		75.8	Ben Halali	Jatoft-Foti
5.	Ryan Kendl	27,587		79.6	Nicholas Lorence	Altig-Orlovic
6.	Yvonne Zarathustra	27,282		82.6	Yvonne Zarathustra	Jatoft-Foti
7.	William Gordon	26,575		92.2		Surace-Smith
8.	Ryan Doughty	26,540	92		Matthew Diulus	Simon Arias
9.	Michal Majewski	25,701		69.7	Bobby Gujral	Altig-Orlovic
10.	Mario Nunez	24,650	79		Gil Legarte	Jatoft-Foti
11.	Steve Marker	24,535		84.8	Troy Plummer	Alt-Orl-Hay
12.	Terrence Asuncion	23,886		76.2	Ernesto Magat	Jatoft-Foti
13.	Troy Plummer	23,326		68.4		Alt-Orl-Deley
14.	Tibor Simon	22,973		91.7	James Raymond	Altig-Orlovic
15.	Joey Sales	22,184		77.7	Christopher Clark	Altig-Orlovic
16.	Bruce Tan	21,127		86.4	Christopher Clark	Altig-Orlovic
17.	Sarah Smith	20,932	86		Gil Legarte	Jatoft-Foti
18.	Amy Shui	20,551		76.9		Giglione-Ackerman
19.	Dustin Dunbar	20,226		73.2		Alt-Orl-Venekamp
20.	James Keefer	20,060		77.9	Casey Kunash	Simon Arias
21.	Johanna Bilbes	20,035		78.8	Ben Halali	Jatoft-Foti
22.	Erez Shabtay	19,938		87.9		Cohen-Cohen
23.	Joshua Cook	19,686	94		Brian Welsh	Simon Arias
24.	Fritznel Octave	19,598		85.8	Fritznel Octave	Williams-Zophin
25.	Maria Rocha	19,503		76.8	Ernesto Magat	Jatoft-Foti
26.	Kristy Nguyen	19,201		86.9	Ernesto Magat	Jatoft-Foti
27.	Daniel Hanson	19,079		88.7		Alt-Orl-Deley
28.	Richard Luzaich	18,858		78.8	Zachary Hart	Alt-Orl-Deley
29.	Bernard Oliphant	18,686		91.7	Troy Plummer	Alt-Orl-Hay
30.	Mausellie Dor	18,582	96		Fritznel Octave	Williams-Zophin
31.	David Joh	18,543	96		Yvonne Zarathustra	Jatoft-Foti
32.	Viet Chung	18,495		81.7	Ben Halali	Jatoft-Foti
33.	Jacob Brockmann	18,460	96		Mark Neilson	Altig-Orlovic
34.	Vaine Rere	18,388	100		Lucky Faaititti	Steve Friedlander
35.	Rebecca Najlis	17,901		84.9	Ben Halali	Jatoft-Foti
36.	Katie Massart	17,201		85.5	Brenton Betts	Altig-Orlovic
37.	Brock Lampe	17,092		69.6		Tiffany Roland
38.	Jennifer Holliday	17,056		84.0	Rita Haidinger	Joe Manone
39.	Johleena Tolentino	16,929	100		Gil Legarte	Jatoft-Foti
40.	Mario Andres Chavez	16,802		80.7	Doreen Ryan-Foti	Jatoft-Foti
41.	Richard Davis	16,736		87.4	Christopher Hintz	Altig-Orlovic
42.	Jesusdieu Portilus	16,666	100		Fritznel Octave	Williams-Zophin
43.	Victor Rodriguez	16,562	92		Gil Legarte	Jatoft-Foti
44.	Raymond Angeles	16,407		76.0	Daven Hermosura	Altig-Orlovic
45.	Johna Ryan	16,193	88		Richard Correa	Steven DiChiario
46.	Charles Ferrari	16,059	98		Randy Teyssier	Simon Arias
47.	Mary Maida Fujii	15,837	100		Steven Cox	Steve Friedlander
48.	Samvel Tigranyan	15,689		90.8	Erik Graham	Cohen-Cohen
49.	Joshua Crisp	15,553	100		Mathew Hart	Surace-Smith
50.	Andi Ramazani	15,497	96		Matthew Parks	Surace-Smith

ALL TIME RECORD: OFA TUPOUNIUA \$87,000 Net ALP

## YTD Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
*1.	Tone Munro	\$306,935		92.4	Norman Sellen	Steve Friedlander
*2.	Erez Shabtay	196,371		87.9		Cohen-Cohen
*3.	Mark Neilson	170,192		68.9	Nicholas Lorence	Altig-Orlovic
*4.	Amy Shui	169,214		76.9		Giglione-Ackerman
*5.	Michal Majewski	168,389		69.7	Bobby Gujral	Altig-Orlovic
*6.	Rebecca Najlis	160,002		84.9	Ben Halali	Jatoft-Foti
*7.	Kristy Nguyen	158,799		86.9	Ernesto Magat	Jatoft-Foti
*8.	Ben Halali	154,854		75.8	Ben Halali	Jatoft-Foti
*9.	Yvonne Zarathustra	145,451		82.6	Yvonne Zarathustra	Jatoft-Foti
*10.	Katie Massart	144,753		85.5	Brenton Betts	Altig-Orlovic
11.	Lily Tchen	144,178		93.1		Cohen-Cohen
12.	Maria Rocha	143,678		76.8	Ernesto Magat	Jatoft-Foti
13.	Max Quasem	143,272		88.9		Cohen-Cohen
14.	Ryan Kendl	139,266		79.6	Nicholas Lorence	Altig-Orlovic
15.	Bruce Tan	136,527		86.4	Christopher Clark	Altig-Orlovic
16.	Terrence Asuncion	133,324		76.2	Ernesto Magat	Jatoft-Foti
17.	Roghie Hassan Loo	131,397		69.6	Byron Paz	Josh Chalom
18.	Samvel Tigranyan	126,492		90.8	Erik Graham	Cohen-Cohen
19.	Omar Hashimi	124,357		73.8		Jatoft-Foti
20.	Viet Chung	116,441		81.7	Ben Halali	Jatoft-Foti
21.	Matt Flores	115,767		87.9	Matt Flores	Cohen-Cohen
22.	Scott Hanna	115,247		82.6	Scott Hanna	Williams-Zophin
23.	Steve Marker	115,102		84.8	Troy Plummer	Alt-Orl-Hay
24.	Casey Sperzel	111,167		77.3	James Allen	Travis Moody
25.	Steven Stensrud	109,362		75.2	John McGrath	Altig-Orlovic
26.	Samson Adelufosi	108,105		76.3		Giglione-Ackerman
27.	Ronald Rivera	106,754		81.8		Cohen-Cohen
28.	Christian Napiza	106,351		70.4	Ben Halali	Jatoft-Foti
29.	William Gordon	105,910		92.2		Surace-Smith
30.	Joshua Lenix	103,120		90.7	Mathew Hart	Surace-Smith
31.	Richard Luzaich	101,673		78.8	Zachary Hart	Alt-Orl-Deley
32.	Fritznel Octave	101,210		85.8	Fritznel Octave	Williams-Zophin
33.	Amanda Beyersdorff	100,405		72.2	Mathew Hart	Surace-Smith
34.	Robert Ulreich	100,112		89.3		Jatoft-Foti
35.	Viliamu Pula	100,022		86.0	Serah James	Steve Friedlander
36.	Zachary Hart	99,606		90.8		Alt-Orl-Deley
37.	Bernard Oliphant	99,364		91.7	Troy Plummer	Alt-Orl-Hay
38.	Tibor Simon	98,091		91.7	James Raymond	Altig-Orlovic
39.	Cherri Xie	98,090		88.0	Ryan Stenglein	Altig-Orlovic
40.	Chad Davis	98,037	88		Haoyu Xu	Imran Satti
41.	Ross Ewen	97,933		82.5		Scott Rehberg
42.	Justin Germany	97,427		82.3	Justin Germany	Dan Rubio
43.	Samantha Chui	95,151		83.9	Samantha Chui	Matthew Hogan
44.	Jose Harb	94,979		73.7	Jose Harb	Jatoft-Foti
45.	Joey Kennedy	94,310		71.9	Ryan Stenglein	Altig-Orlovic
46.	Omarh Torio	93,698		72.0	Ben Halali	Jatoft-Foti
47.	Al-Karim Walji	91,149		85.2		Altig-Orlovic
48.	Kyle Wrobel	91,051		78.0	Mathew Hart	Surace-Smith
49.	Francois Telfort	90,960	88		Ryan Hall	Laura Fisher
50.	Luciana Mosca	90,644		90.6	Carlo Bonifazi	Bob Olson

ALL TIME RECORD: OFA TUPOUNIUA \$392,550 Net ALP

## Supervising Agents



**1. William Russell**  
Auckland, NZ



**2. Kelepi Salusalu**  
Auckland, NZ



**3. Eric Ebbitt**  
Pittsburgh, PA



**4. Diego Madrid**  
Concord, CA



**5. Henry Briggs**  
Auckland, NZ

August Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	William Russell	\$37,592	\$46,576	98	Simon Rolland	Steve Friedlander
2.	Kelepi Salusalu	36,805	44,549	99	Simon Rolland	Steve Friedlander
3.	Eric Ebbitt	35,814	41,310	90	Matthew Diulus	Simon Arias
4.	Diego Madrid	33,266	31,188	94	Gil Legarte	Jatoff-Foti
5.	Henry Briggs	33,171	35,328	71.6	Taina Lameko	Steve Friedlander
6.	Uateson Filimoehala	26,964	35,808	99	Simon Rolland	Steve Friedlander
7.	Steven Rotherforth	25,935	38,792	81.6	Stephen Jubrey	Oldham-Bianchi
8.	Philip Roffi	24,994	26,841	90	Craig Strompf	Furer-Whittinghill
9.	Matthew Cosic	24,921	40,259	82.8	Nicholas Zangardi	Surace-Smith
10.	Puna Pua	24,050	30,196	96	Serah James	Steve Friedlander

ALL TIME RECORD: KRISTY NGUYEN \$121,960 1st Six Mo Agt  
ALL TIME RECORD: KRAIG JILGE \$186,373 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Henry Briggs	\$155,021	\$172,929	71.6	Taina Lameko	Steve Friedlander
2.	Steven Rotherforth	143,842	221,665	81.6	Stephen Jubrey	Oldham-Bianchi
3.	Matthew Cosic	140,960	229,823	82.8	Nicholas Zangardi	Surace-Smith
4.	Ran Yi	91,393	105,869	89	Haoyu Xu	Imran Satti
5.	Jeanette Lancaster	87,529	102,455	79.3	Ben Halali	Jatoff-Foti
6.	Christopher Newman	79,248	179,350	79.5	Mathew Hart	Surace-Smith
7.	Francisco Zarathustra	74,745	114,162	80	Yvonne Zarathustra	Jatoff-Foti
8.	Debra Hunter	68,385	125,897	70.2	Marissa Willgruber	Fred Hadayia
9.	Josh Wheeler	67,822	149,912	75.5	Patrick Bendure	Surace-Smith
10.	Violetta Goldman	67,402	123,529	89	Michael Romeo	Oldham-Bianchi

ALL TIME RECORD: KRAIG JILGE \$501,643 1st Six Mo Agt  
ALL TIME RECORD: KRAIG JILGE \$959,675 Net ALP

## General Agents



**1. Seiloni Filimoehala**  
Auckland, NZ



**2. Cecilia San Diego-Tomas**  
San Jose, CA



**3. Karen Gagarin**  
San Jose, CA



**4. Kraig Jilge**  
Concord, CA



**5. Kyle Wrobel**  
Cleveland, OH



**6. Andrew Dailey**  
Rochester, NY



**7. Ariana Jones**  
Flushing, NY



**8. Kevin Holtz**  
Cleveland, OH



**9. Nasr Quadri**  
Flushing, NY



**10. Richard Henry**  
Irving, TX

August Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Seiloni Filimoehala	\$145,222	\$151,190	97	Simon Rolland	Steve Friedlander
2.	Cecilia San Diego-Tomas	119,943	123,063	75.2	Gil Legarte	Jatoff-Foti
3.	Karen Gagarin	55,490	157,060	76.7	Ernesto Magat	Jatoff-Foti
4.	Kraig Jilge	55,045	172,427	72.8	Ben Halali	Jatoff-Foti
5.	Kyle Wrobel	52,924	79,830	76.0	Mathew Hart	Surace-Smith
6.	Andrew Dailey	52,327	58,831	91	Brett Gryska	Oldham-Bianchi
7.	Ariana Jones	49,832	79,125	79.8	Jason Bratin	Theodore Pappas
8.	Kevin Holtz	48,915	70,001	80.9	Nicholas Zangardi	Surace-Smith
9.	Nasr Quadri	47,320	65,864	71.0	Syed Quadri	Theodore Pappas
10.	Richard Henry	45,075	52,777	88	Ala Awad	Alex Roland
11.	Senelinah Talamaivao	39,469	41,112	93	Taina Lameko	Steve Friedlander
12.	Bryon Welch	39,230	43,578	85.9	Sara Welch	Steve Friedlander
13.	Viliamu Pula	38,923	51,144	97	Serah James	Steve Friedlander
14.	John Setu	37,033	38,967	90	Simon Rolland	Steve Friedlander
15.	Ryan O'Malley	36,450	36,970	81.6	Haoyu Xu	Imran Satti
16.	Amanda Beyersdorff	36,283	52,055	69.5	Mathew Hart	Surace-Smith
17.	Travis Picklesimer	35,666	41,280	77.5	Darron Hacker	Surace-Smith
18.	Vatapuia Vavau	35,103	38,303	86.3	Lucky Faaititi	Steve Friedlander
19.	Luan Hajnaj	34,654	47,804	72.2	Matthew Parks	Surace-Smith
20.	James Keefer	33,653	61,123	76.6	Casey Kunash	Simon Arias

ALL TIME RECORD: SITA PEREIRA \$244,444 1st Six Mo Agt  
ALL TIME RECORD: SITA PEREIRA \$286,946 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Cecilia San Diego-Tomas	\$595,711	\$662,544	75.2	Gil Legarte	Jatoff-Foti
*2.	Kraig Jilge	397,611	950,073	72.8	Ben Halali	Jatoff-Foti
*3.	Sione Aholoka	390,577	445,980	69.7	Serah James	Steve Friedlander
*4.	Karen Gagarin	361,297	830,695	76.7	Ernesto Magat	Jatoff-Foti
*5.	Amosa Faamanu	307,561	384,622	68.8	Serah James	Steve Friedlander
6.	Seiloni Filimoehala	302,112	345,014	97	Simon Rolland	Steve Friedlander
7.	James Aalders	299,531	360,730	68.4	Haoyu Xu	Imran Satti
8.	Ariana Jones	284,396	390,066	79.8	Jason Bratin	Theodore Pappas
9.	Kevin Holtz	276,050	445,389	80.9	Nicholas Zangardi	Surace-Smith
10.	John Setu	259,187	327,199	90	Simon Rolland	Steve Friedlander
11.	Dustin Dunlap	233,767	436,863	77.4	Patrick Bendure	Surace-Smith
12.	Andrew Dailey	221,562	252,655	91	Brett Gryska	Oldham-Bianchi
13.	Kyle Wrobel	215,617	549,780	76.0	Mathew Hart	Surace-Smith
14.	Rachel Bryson	213,924	263,232	75.2	Thomas Vena	Simon Arias
15.	Bryon Welch	210,616	283,090	85.9	Sara Welch	Steve Friedlander
16.	Ryan O'Malley	199,224	245,930	81.6	Haoyu Xu	Imran Satti
17.	James Keefer	198,198	294,347	76.6	Casey Kunash	Simon Arias
18.	David Livingston	197,021	330,925	74.6	Daniel Hartwig	Surace-Smith
19.	Nasr Quadri	192,568	291,284	71.0	Syed Quadri	Theodore Pappas
20.	Mark Wyner	186,889	207,277	83.9		Sabrina Lloyd

ALL TIME RECORD: TAINA LAMEKO \$1,319,496 1st Six Mo Agt  
ALL TIME RECORD: TAINA LAMEKO \$1,522,976 Net ALP

## Master General Agents



1. **Simon Rolland**  
Auckland, NZ



2. **Mathew Hart**  
Cleveland, OH



3. **Matthew Parks**  
Cleveland, OH



4. **Patrick Bendure**  
Columbus, OH



5. **Brett Gryska**  
Rochester, NY



6. **Jason Bratin**  
Flushing, NY



7. **Matthew Diulus**  
Pittsburgh, PA



8. **Daniel Hartwig**  
Cleveland, OH



9. **Haoyu Xu**  
Halifax, NS



10. **Stephen Hill**  
Auckland, NZ

### August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Simon Rolland</b>	\$202,597	\$229,766		68.6	Steve Friedlander
2.	<b>Mathew Hart</b>	129,553	217,506	90		Surace-Smith
3.	<b>Matthew Parks</b>	105,228	171,405		72.9	Surace-Smith
4.	<b>Patrick Bendure</b>	91,093	214,702		74.4	Surace-Smith
5.	<b>Brett Gryska</b>	90,467	158,321		72.7	Oldham-Bianchi
6.	<b>Jason Bratin</b>	85,519	148,659		77.2	Theodore Pappas
7.	<b>Matthew Diulus</b>	82,429	101,479		71.0	Simon Arias
8.	<b>Daniel Hartwig</b>	79,176	122,305		76.1	Surace-Smith
9.	<b>Haoyu Xu</b>	69,859	80,294		69.9	Imran Satti
10.	<b>Stephen Hill</b>	69,129	178,659		75.4	Steve Friedlander
11.	Darron Hacker	65,543	75,728		75.9	Surace-Smith
12.	Elias Hazen	64,918	93,033		78.8	Surace-Smith
13.	Stephen Jubrey	61,897	109,534		74.6	Oldham-Bianchi
14.	Ben Halali	59,606	303,183		73.8	Jatoft-Foti
15.	Michael Romeo	57,613	104,379		78.0	Oldham-Bianchi
16.	Thomas Vena	56,885	71,283		78.6	Simon Arias
17.	Mack Doby	55,848	68,846		68.8	Joseph Diecedue
18.	Ernesto Magat	55,310	174,201		76.7	Jatoft-Foti
19.	Matthew Turnquist	54,807	56,967		74.1	Steven DiChiaro
20.	Thomas Yarbrough	53,657	74,418		70.8	Oldham-Bianchi

ALL TIME RECORD: JEFF RIBMAN \$326,483 1st Six Mo Agt

ALL TIME RECORD: BEN HALALI \$414,351 Net ALP

### YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Simon Rolland</b>	\$696,893	\$937,658		68.6	Steve Friedlander
*2.	<b>Matthew Parks</b>	676,371	1,063,353		72.9	Surace-Smith
*3.	<b>Jason Bratin</b>	626,257	915,302		77.2	Theodore Pappas
*4.	<b>Brett Gryska</b>	619,803	1,095,023		72.7	Oldham-Bianchi
*5.	<b>Patrick Bendure</b>	582,856	1,467,500		74.4	Surace-Smith
6.	Matthew Diulus	539,706	677,087		71.0	Simon Arias
7.	Serah James	522,347	682,703		68.0	Steve Friedlander
8.	Ben Halali	511,522	2,347,500		73.8	Jatoft-Foti
9.	Stephen Hill	462,592	1,140,352		75.4	Steve Friedlander
10.	Stephen Jubrey	429,923	892,438		74.6	Oldham-Bianchi
11.	Haoyu Xu	425,582	465,665		69.9	Imran Satti
12.	Darron Hacker	417,023	655,669		75.9	Surace-Smith
13.	Michael Vasu	410,246	943,869		77.4	Surace-Smith
14.	Daniel Hartwig	392,704	629,084		76.1	Surace-Smith
15.	Samuel Cohen	383,195	835,655		72.2	Fred Hadayia
16.	Hal Herman	374,164	797,992		73.5	Oldham-Bianchi
17.	Michael Romeo	373,607	642,789		78.0	Oldham-Bianchi
18.	Ernesto Magat	363,162	1,069,094		76.7	Jatoft-Foti
19.	Javier Sandoval	353,913	526,234		68.7	Steven DiChiaro
20.	Lorenzo Lameko	350,152	594,653		68.4	Steve Friedlander

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: BEN HALALI \$3,364,819 Net ALP

## Regional General Agents



1. **Michael Vasu**  
Cleveland, OH



2. **Simon Rolland**  
Auckland, NZ



3. **Thomas Vena**  
Pittsburgh, PA



4. **Taina Lameko**  
Auckland, NZ



5. **Patrick Bendure**  
Columbus, OH

### August Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	<b>Michael Vasu</b>	\$322,130	\$506,470		73.2	Surace-Smith
2.	<b>Simon Rolland</b>	280,218	331,960		68.6	Steve Friedlander
3.	<b>Thomas Vena</b>	248,747	342,669		76.8	Simon Arias
4.	<b>Taina Lameko</b>	247,062	348,483		69.2	Steve Friedlander
5.	<b>Patrick Bendure</b>	209,213	365,436		75.0	Surace-Smith
6.	Brett Gryska	197,734	328,434		74.7	Oldham-Bianchi
7.	Justin Adams	162,892	263,104		71.8	Simon Arias
8.	Stephen Hill	140,293	262,020		76.5	Steve Friedlander
9.	Ben Halali	134,416	530,968		75.3	Jatoft-Foti
10.	Bo Gentile	125,398	233,749	85		Williams-Zophin

ALL TIME RECORD: TAINA LAMEKO \$623,266 1st Six Mo Agt

ALL TIME RECORD: TAINA LAMEKO \$890,826 Net ALP

### YTD Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	<b>Taina Lameko</b>	\$2,554,545	\$3,629,524		69.2	Steve Friedlander
*2.	<b>Thomas Vena</b>	1,405,333	2,111,377		76.8	Simon Arias
3.	Michael Vasu	1,243,480	2,577,247		73.2	Surace-Smith
4.	Brett Gryska	1,236,163	2,291,755		74.7	Oldham-Bianchi
5.	Ben Halali	1,219,974	4,077,242		75.3	Jatoft-Foti
6.	Justin Adams	1,078,139	1,628,891		71.8	Simon Arias
7.	Patrick Bendure	1,045,549	2,185,524		75.0	Surace-Smith
8.	Bo Gentile	971,159	1,643,844	85		Williams-Zophin
9.	Stephen Hill	955,939	1,855,280		76.5	Steve Friedlander
10.	Simon Rolland	923,034	1,250,070		68.6	Steve Friedlander

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: TAINA LAMEKO \$7,822,932 Net ALP

# State General Agents

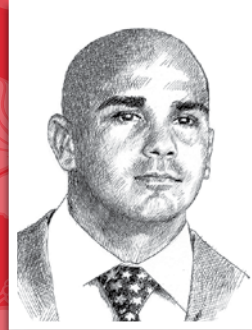
Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



**Jim Surace**  
CATEGORY I



**Marcus Smith**  
CATEGORY I



**Simon Arias**  
CATEGORY II



**Theodore Pappas**  
CATEGORY III



**David Hausman**  
CATEGORY IV



**Cindy Furer**  
CATEGORY V



**Bob Whittinghill**  
CATEGORY V



**Joseph Diecedue**  
CATEGORY VI



**Rick Altig**  
CATEGORY VII



**Ilija Orlovic**  
CATEGORY VII



**Dustin Venekamp**  
CATEGORY VII



**Top Rookie**

**Jeremy Welch**  
Net ALP \$73,698



**Top Start-Up**

**Kevin Davis**  
Net ALP \$72,243

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	<b>Surace-Smith</b>	74.0	\$602,232	\$360,000	167	36	203	
	Oldham-Bianchi	75.1	346,710	252,000	138	35	173	
II	<b>Simon Arias</b>	75.0	422,071	182,000	232	101	333	
III	<b>Theodore Pappas</b>	75.3	196,901	135,000	146	128	274	
	Matt Henderson	71.8	135,345	135,000	100	32	132	
	Steve Greer	75.8	107,363	135,000	80	15	95	
IV	<b>David Hausman</b>	76.3	94,483	109,000	87	1176	1262	
	Steven DiChiaro	72.3	171,137	109,000	157	161	318	
V	<b>Furer-Whittinghill</b>	71.4	118,988	96,000	124	17	141	
VI	<b>Joseph Diecedue</b>	71.7	124,384	78,000	159	41	200	
VII	<b>Altig-Orlovic-Venekamp</b>	71.0	62,546	65,000	96	31	128	

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
I	<b>Surace-Smith</b>	74.0	\$3,167,763	\$2,880,000	110	27	137	
II	<b>Simon Arias</b>	75.0	2,566,425	1,456,000	176	87	263	
III	<b>Theodore Pappas</b>	75.3	1,495,315	1,080,000	138	102	240	
IV	<b>Steven DiChiaro</b>	72.3	1,248,085	872,000	143	63	207	
	Imran Satti	69.4	1,093,947	872,000	125	16	142	

Category	Name	Net to Gross	Retention	Net ALP
Rookie	<b>Jeremy Welch</b>	77.4	\$73,698	
	Mark Beckford	88	56,918	
	Michael LiBassi	70.4	51,192	
	Arthur Greene	72.0	33,313	
	Sinner-Sinner	75.3	27,686	
	Cisco Perez	72.9	19,264	
Start-Up	<b>Kevin Davis</b>	85	\$72,243	
	Sabrina Lloyd	81	64,390	
	Alex Roland	86	63,767	
	Jeremy Harbin	68.3	52,911	
	Cunningham-Weatherspoon	80	39,519	
	Dorian Oldham	82	36,916	

Category	Name	Net to Gross	Retention	Net ALP
Rookie	<b>Jeremy Welch</b>	77.4	\$481,328	
	Michael LiBassi	70.4	337,319	
	Mark Beckford	88	303,129	
	Cisco Perez	72.9	293,598	
	Sinner-Sinner	75.3	208,759	
	Arthur Greene	72.0	132,016	
Start-Up	<b>Sabrina Lloyd</b>	81	\$606,717	
	Cunningham-Weatherspoon	80	356,894	
	Dorian Oldham	82	346,223	
	Alex Roland	86	321,839	
	Kevin Davis	85	205,103	
	Jeremy Harbin	68.3	195,050	

# Public Relations



**1. Al Wall**  
CATEGORY I  
Toronto, ON



**2. Malka Arony**  
CATEGORY I  
Phoenix, AZ



**1. J T Tasker**  
CATEGORY II  
Rochester, NY



**2. Jessica Ingerick**  
CATEGORY II  
Baltimore, MD



**1. Cheryl Cook**  
CATEGORY III  
Pittsburgh, PA



**2. Anna Gincherman**  
CATEGORY III  
Seattle, WA



**1. Darrell Dorey**  
CATEGORY IV  
Mahone Bay, NS



**2. Sandra Knapp**  
CATEGORY IV  
Appleton, WI



**1. Anna Gincherman**  
Seattle, WA



**1. Elizabeth Reyer-Corley**  
Lumberton, MS



**1. Malka Arony**  
Phoenix, AZ

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2010 Hire Date

ICEBREAKER: Reps with 2011 Hire Date

## August Production

Category	Rank	Name	Production in Cards	Territory
I	1.	<b>Al Wall</b>	1,447	Toronto/Tim Farr
	2.	<b>Malka Arony</b>	1,441	Arizona/Rachelle Valdez
	3.	Fran Christie	1,324	British Columbia/Shashi Parekh
	4.	Krissa Hensley	1,313	Ohio/Tim Farr
	5.	Rona Pileggi Spano	1,282	Chicago/Laurie Onasch
II	1.	<b>J T Tasker</b>	1,722	New York State/Tim Farr
	2.	<b>Jessica Ingerick</b>	974	MD/DC/N Virginia/Laurie Onasch
	3.	Robin Andrade	919	Mass/Laurie Onasch
	4.	Hether Adams	873	Houston/Susan Fuldauer
	5.	Jenny Williams	768	Washington/Laurie Onasch
III	1.	<b>Cheryl Cook</b>	2,107	Pennsylvania/Tim Farr
	2.	<b>Anna Gincherman</b>	1,335	Washington/Laurie Onasch
	3.	C J Briggie	1,067	Arizona/Rachelle Valdez
	4.	Tamara Williams	802	Indiana/Susan Fuldauer
	5.	David Blaisdell	754	Tennessee/Patti Morgan
IV	1.	<b>Darrell Dorey</b>	1,444	Maritimes/Shashi Parekh
	2.	<b>Sandra Knapp</b>	1,106	Wisconsin/Laurie Onasch
	3.	Tim O'Connor	1,060	Oklahoma/Susan Fuldauer
	4.	Sean Lockrem	1,014	Washington/Laurie Onasch
	5.	Christina Stableford	1,008	North Carolina/Patti Morgan
Rookie	1.	<b>Anna Gincherman</b>	1,335	Washington/Laurie Onasch
IceBreaker	1.	<b>Elizabeth Reyer-Corley</b>	418	Mississippi/Patti Morgan
Manager	1.	<b>Malka Arony</b>	+1,883	Rachelle Valdez
	2.	Shannon Bennett	+1,696	Susan Fuldauer
	3.	Denise Gilbert	+940	Debbie Enstedt

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

## YTD Production

Category	Rank	Name	Production in Cards	Territory
I	*1.	<b>Malka Arony</b>	18,998	Arizona/Rachelle Valdez
	*2.	<b>Chuck Hill</b>	18,505	N California/Debbie Enstedt
	3.	Mark Gagliardi	15,011	N California/Debbie Enstedt
	4.	Rona Pileggi Spano	14,380	Chicago/Laurie Onasch
	5.	Brenda Di Somma	10,193	New Jersey/Susan Fuldauer
II	*1.	<b>Robin Andrade</b>	13,480	Mass/Laurie Onasch
	*2.	<b>J T Tasker</b>	9,466	New York State/Tim Farr
	3.	Erica Dalager	8,457	Minnesota/Laurie Onasch
	4.	Jessica Ingerick	6,405	MD/DC/N Virginia/Laurie Onasch
	5.	George Farenthold	5,761	New York State/Tim Farr
III	*1.	<b>Mario Soljan</b>	14,697	Steve Friedlander
	*2.	<b>David Blaisdell</b>	12,119	Tennessee/Patti Morgan
	3.	Cheryl Cook	9,942	Pennsylvania/Tim Farr
	4.	Tamara Williams	8,533	Indiana/Susan Fuldauer
	5.	William Verbeten	8,424	Wisconsin/Laurie Onasch
IV	*1.	<b>Kate Langthorn</b>	10,985	Hawaii/Rachelle Valdez
	*2.	<b>Sandra Knapp</b>	9,259	Wisconsin/Laurie Onasch
	3.	Laurie Gruber	7,363	Wisconsin/Laurie Onasch
	4.	Darrell Dorey	7,354	Maritimes/Shashi Parekh
	5.	Lori Vaughn	7,307	Oregon/Laurie Onasch

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER 61,879 Cards

# Perspective



**Scott Smith**  
Executive Vice President  
& Chief Marketing Officer

## Hawaii and Newton's Laws

What a trip this will be: top performers in Hawaii in the summer of August 31-September 6, 2012!

Every so often Roger announces a special contest just to stir things up a little. This issue of Spotlight announces one of the best contests you can compete for — a trip to Hawaii *next summer!*

I recall qualifying in 2003 as an SGA and took an awesome trip to the French Riviera. Two years ago, I was invited as a Company officer to Paris, France. Both trips were incredible.

Hawaii 2012... wow! It's funny how in the worst of national economic times, the Company YOU are a part of announces such a special opportunity. It's part of what makes American and National Income Life so special. The trips themselves impact your lifetime. It's not just about the geography, it's about spending quality time with the absolute best-of-the-best. You know about the need to sharpen the blade, and where better to do so than amongst the top performers? And along that path, you no doubt will make some new friends for life, too.

We all know (or should know) Newton's third law of motion. I'll refresh your memory: "For every action, there is an equal and opposite reaction." So, Roger has made the action of announcing the contest. What's your reaction? Can you play at the level necessary to position you and your guest for the dream trip of a lifetime? Set the bar, prepare a plan, execute the plan, and make an impact on the plan daily.

Let's avoid Newton's first law of motion, which is "every object in a state of uniform motion tends to remain in that state of motion unless an external force is applied to it." You won't win if you need external force. OK, maybe your spouse or significant other may help elevate your performance, but in general the motivation you will need must come from within yourself to perform at the level required for this tier of recognition. It's what's in you that will push the levels of activity that

are necessary to come out on top. And activity it is. The people who go to Hawaii will have worked a minimum of six days per week, and most seven.

Last, let's take a look at Newton's second law: "The relationship between an object's mass m, its acceleration a, and the applied force F is  $F = ma$ ." What this law generally means (I think) is that for an externally applied force, the change in velocity depends on the mass of the object. A force will cause a change in velocity; likewise, a change in velocity will generate a force. This law has absolutely nothing to do with the Hawaii contest, but I thought it important not to ignore entirely.

So be it. Roger made the announcement.

You must react.

And it's what's inside you that counts. Show me what you've got!

*Might as well  
be **Rocking**  
on the **Sun!***



*See you at the **Sun Bar!***

**Hard Rock**  
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Stay in the Hard Rock Hotel and Casino located in Punta Cana! For complete Convention Qualifications, go to: [www.aillife.com/arc/spotlight.aspx](http://www.aillife.com/arc/spotlight.aspx)

**May 22 - 25**

# Leadership Bonus

## Total: \$1,141,263

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ben Halali	\$43,228	Lorenzo Lameko	\$5,081	Karen McQuoid	\$2,382
Simon Rolland	40,256	Norman Sellen	4,789	Elisha Konieczka	2,313
Mathew Hart	36,364	Mark Corkrean	4,739	Brandon Cooley	2,308
Matthew Parks	33,463	Christopher Chovanec	4,594	Brandon Schwed	2,272
Patrick Bendure	31,858	Bo Gentile	4,446	Nasr Quadri	2,246
Ernesto Magat	28,002	Mitch Duplantis	4,123	William Russell	2,238
Brett Gryska	23,219	Robert Kanaan	4,023	Jarred Sykes	2,228
Daniel Hartwig	21,437	Sebastian Kazek	3,898	Jessica Willhite	2,199
Darron Hacker	20,316	Fritznel Octave	3,885	James Scoggins	2,193
Michael Romeo	19,882	Alexandra Graham	3,847	Luan Hajnaj	2,139
Stephen Hill	19,699	William Smith	3,839	Marino Baca	2,124
Taina Lameko	19,381	Sarai Castanon	3,823	James Allen	2,123
Jason Bratin	19,219	Kyle Johnson	3,783	Brian Schreiter	2,101
Haoyu Xu	18,301	Jack Keiderling	3,773	Jonathan Emura	2,047
Matthew Diulus	18,207	Juan Cardona	3,747	Alfred Taren	2,036
Gil Legarte	18,100	David Iriye	3,724	Atta Saleh	2,033
Hal Herman	13,081	Matthew Willrodt	3,717	Vatapuia Vavau	2,007
Justin Adams	12,599	Nicholas Zangardi	3,673	Astrid Cartagena	1,970
Ala Awad	11,761	Dorian Brown	3,651	Scott Patterson	1,955
Ryan Vopat	11,195	Kiet Truong	3,640	Matthew Conrad	1,913
Mack Doby	10,670	Nicholas Collins	3,564	Kelepi Salusalu	1,899
Stephen Jubrey	10,507	Maria Greene	3,430	Matthew Cosic	1,896
Thomas Vena	9,849	Peter Chung	3,390	Alberto Alcalá	1,892
Elias Hazen	9,801	Clarence Boykins	3,370	Daniel Toshner	1,864
Nicholas Lorence	9,470	Evan Holzhauser	3,254	Travis Picklesimer	1,852
Craig Strompf	9,380	Mark Glazer	3,250	Andrew Aaron	1,850
Steven Cox	9,351	Daniel Bauer	3,236	Norman Candelore	1,842
Samuel Cohen	9,254	Scott Davis	3,219	Henry Briggs	1,827
Marisa Willgruber	9,065	Carlo Bonifazi	3,217	Eric Ebbitt	1,821
Aaron Parks	9,029	Sharif Grays	3,095	John Ophals	1,816
Scott Kim	8,677	Darren Miller	3,080	London Burnett	1,815
Bobby Gujral	8,466	Michael Vasu	3,065	John Serrano	1,808
Joshua Goodman	8,465	Rodney Ward	3,017	Paul Samra	1,789
Ryan Hall	8,441	Richard Nicholson	3,013	Marion Magat	1,749
Darcy Schrieber	8,161	Jeremie Dupuis	3,008	Danielle Jankowski	1,728
Angel Sanchez	7,786	Cecilia San Diego-Tomas	2,936	Ariana Jones	1,717
Richard Correa	7,621	David Livingston	2,883	Magda Figueiredo	1,700
Doreen Ryan-Foti	7,111	Andrew Bishop	2,853	Matthew Ficarra	1,688
Syed Quadri	6,903	Dmitriy Kagan	2,735	Ran Yi	1,681
Kraig Jilge	6,549	Alex Hernandez	2,734	Mark Gorman	1,680
Matthew Turnquist	6,170	Volodymyr Derevyanyy	2,733	Richard Lepis	1,662
Karen Gagarin	5,937	Amanda Beyersdorff	2,714	Loretta Ekeroma	1,641
Lucky Faaitiiti	5,800	Richard Henry	2,668	Seiloni Filimoehala	1,616
Serah James	5,678	Cara DeFiore	2,668	Senelinah Talamaiavao	1,596
Levar Morgan	5,626	Diego Madrid	2,579	Christopher Clark	1,592
Brian Welsh	5,622	Ryan O'Malley	2,537	Mathew Mealey	1,583
Thomas Yarbrough	5,570	Andrew Dailey	2,506	Kyle Wrobel	1,579
Sara Welch	5,551	Jason Adamo	2,506	Timothy Watson	1,533
Zachary Hart	5,437	Justin Sally	2,473	Nicole Johnson	1,523
William Parmeter	5,321	Caleb Douce	2,447	Marcus Howard	1,515
Casey Kunash	5,236	Randy Teyssier	2,414	Kelly Finnen	1,500
Nicholas Engrav	5,109	Timothy Matteson	2,401	Raymond Risucci	1,485

Qualifier	Bonus	Qualifier	Bonus
Bryon Welch	\$1,467	Uatesoni Filimoehala	\$892
Donna Tremaine	1,466	Kyle Klipp	884
Violetta Goldman	1,451	Moswen Taylor	883
Deane Guldan	1,408	Prentiss Parker	845
Mark Kukielski	1,394	Chris Lussier	841
Tracy Haden	1,393	Corwyn Boykins	838
Zbigniew Stankiewicz	1,392	Josh Wheeler	829
Joshua Olin	1,392	Daniel Walton	829
Bob Wingate	1,383	Andrew Helgeson	815
Devin Phillips	1,361	Anthony Cruz	813
Elaine Kulawiak	1,358	Timothy Clark	811
Andrea Hudnall	1,356	Andrea Nichols	804
Byron Paz	1,353	Jared Cleckner	801
Barbara Corigliano	1,345	Chin Long	801
Christopher Newman	1,341	Christopher Jordan	789
Nicholas Patterson	1,313	Eric LaBossiere	772
Henry Ingraham	1,296	Sean Lacroix	762
Ronald Trombetta	1,286	Joshua Fritz	760
Lamine Diakhate	1,279	Vijay Khobchandani	741
Steven Rotherforth	1,248	Steven Jargo	736
Nicholas Moore	1,247	Stephen Jeung	730
Zachary Santino	1,243	Kenneth Ludwig	726
Philip Roffi	1,226	Sosefo Petelo	722
Joshua Jackson	1,224	Steven Moore	720
Konnor Wylly	1,222	Tim Smith	718
Cameron Cimino	1,213	Roger Fung	713
Christina Black	1,209	Marko Jankovic	710
Richard Barbour	1,192	Ian Coates	701
Siupeli Tuitupou	1,173	Thomas Felicciardi	672
Melne Lewis	1,169	Amosa Faamanu	662
Joshua Fosnight	1,145	Alvin Hagens	662
Matt Pflueger	1,145	Jonathan Tomko	654
Ryan Bisanz	1,141	Heather Rowell	651
Kathryn Chaisson	1,136	Maureen Brunet-Forchilli	650
Dan Nebraska	1,111	Michael Lindsey	639
Christopher Hintz	1,079	Rachel Bryson	628
Michael Williams	1,066	Javier Sandoval	627
Dustin Dunlap	1,056	Anaise Moonia	617
Erik Boyd	1,049	Kevin Holtz	616
Ofa Siasau	1,046	Rovie Vanhtha	610
Ronald Rennich	1,019	Daniel McQuoid	605
Richard Lyddon	1,010	Christine Weatherspoon	603
James Aalders	1,009	Philip Walters	601
Rita Charles	1,007	Brandon MacDonald	601
Samantha Chui	988	Amr Shater	598
Puna Pua	969	Antonio Evans	598
Viliamu Pula	958	James Keefer	588
Jean-Francois Diotte	957	Baylee Burrowes	583
Ofa Tupouniua	951	Mark Danner	583
Christine Moulton	919	Eric Powell	568
Michael Clemente	912	Muhammad Satti	566
Sean Wampler	900	Philip Abramovitz	565
Jonathan Santiago	899	Ivana Ofakineiafu	564
Felix Berger	899	Carleus Johnson	563
Cathy Thompson	893	Katie Shugert	563

\*All qualifiers listed achieved at least \$200 in bonus totals

1 ■ August 2011 Bonus

# World's Greatest Bonus

## Total: \$1,316,867

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Tone Munro	\$10,706	Mary Maida Fujii	\$2,376	Steven Edgell	\$1,837
Steven Stensrud	6,428	Chad Davis	2,363	Jose Harb	1,827
Mark Neilson	6,001	Cherri Xie	2,333	Robert Wilhelm	1,821
Zachary Hart	5,564	Johleena Tolentino	2,313	David Ramirez	1,820
Ben Halali	5,202	David Fung	2,295	Richard Nypower	1,819
Ryan Kendl	5,163	Jesusdieu Portilus	2,246	Sarah Smith	1,813
Tibor Simon	4,469	Rasool Mutawakkil	2,244	Charles Ferrari	1,813
Steve Marker	4,416	Daniel Dotson	2,193	Amber Burchett	1,812
Bruce Tan	4,120	Alex Gonzales	2,183	Leesa Holland	1,793
Erez Shabtay	3,888	Andre McCallum	2,127	Jun Ma	1,768
Troy Plummer	3,839	Craig Shaw	2,120	Jessimi Lewis	1,767
Lesina Ah Sue	3,740	Christopher Phoenix	2,116	Jodi Bohdal	1,764
Viet Chung	3,697	Crystal Reeves	2,108	Joshua Cook	1,760
Ronald Rivera	3,653	Stephen Creaghan	2,097	Ransy Vazquez	1,747
Kristy Nguyen	3,642	Patrick Donovan	2,092	Andrew Bayang	1,745
Andrew Aaron	3,597	Daniel Posner	2,073	Dustin Surace	1,740
Fritznel Octave	3,570	Melissa Losk	2,066	James Franklin	1,739
Terrence Asuncion	3,557	Joey Kennedy	2,066	Jeremy Brill	1,738
Amy Shui	3,545	Zach Otto	2,065	Kevin Colyer	1,737
Rebecca Najlis	3,537	Omar Hashimi	2,053	Alex Niemann	1,733
Samvel Tigranyan	3,499	Brock Lampee	2,051	Jorell Washington	1,731
Michal Majewski	3,495	Gary Brown	2,045	Anita Ferris	1,728
Ryan Doughty	3,442	Luciana Mosca	2,030	Nicholas Fisher	1,716
Bernard Oliphant	3,413	Bradford Stone	2,026	Ryan Fickert	1,710
Daniel Hanson	3,404	Deborah Parnell	2,010	Chad Potts	1,707
Richard Luzaich	3,394	Tyler Stewart	2,002	Daniel Toshner	1,704
Katie Massart	3,354	Annabelle Roberts	1,985	David Jackson	1,696
Dustin Dunbar	3,337	Noel Rose	1,970	Alvin Massenburg	1,693
Maria Rocha	3,257	Johna Ryan	1,943	Kristina Aguirre	1,692
Lily Tchen	3,129	Graeme Orr	1,937	Marion Polk	1,691
Max Quasem	3,017	Matt Flores	1,936	Sara Wonderling	1,689
Justin Germany	3,008	Melissa Wartman	1,923	Sale Papu	1,687
Joey Sales	2,940	Shelly Cullen	1,923	Daniel Bernard	1,686
Richard Davis	2,875	Nicholas Walsh	1,918	Raishaun Stover	1,677
Jennifer Holliday	2,859	Byron Clark	1,910	Mike Bray	1,663
Gina Flores	2,774	Lee Jeffers	1,905	Chad Panzer	1,658
Vaine Rere	2,758	Paula Jones-Perrin	1,903	Amir Sedaghat	1,656
Lawrence Hauck	2,752	Lora Beronja	1,903	Thelma Lambert	1,644
Vakhtang Nazaryan	2,640	Lake Wismer	1,902	Cheng Sun	1,630
Johanna Bilbes	2,619	Trevor Bailey	1,896	Eric Thompson	1,625
Michael Birmingham	2,596	Bryant Hendley	1,892	Christina Correa	1,624
James Keefer	2,584	Katie Strong	1,885	Theresa Bellajaro	1,621
Raymond Angeles	2,546	Pelenatita Niu	1,882	Timothy Cruise	1,621
Andi Ramazani	2,512	Nicholas Moore	1,881	Kristian Brennan	1,620
Mario Andres Chavez	2,478	Connie Reichard	1,878	Robert Biser	1,614
Mauselie Dor	2,465	Benjamin Goldberg	1,874	Bridgette Johnson	1,610
Joshua Champneys	2,458	Marara Cuanikeli	1,870	Maria Ramirez	1,609
Jacob Brockmann	2,441	Sara Gioia	1,867	Kevin Talbot	1,604
Christian Napiza	2,413	Ala Awad	1,853	Nitesh Bhogaraju	1,602
Scott Hanna	2,410	Samantha Chui	1,850	Rob Speers	1,599
Joshua Crisp	2,404	Joseph Geer	1,844	Stephen Jeung	1,592
Enrico Paredes	2,380	Brandi Hershey	1,839	Brian Sundberg	1,586

Qualifier	Bonus	Qualifier	Bonus
Jason Wilkins	\$1,584	Carissa Huggins	\$1,402
Sanjay Ambasht	1,581	Jesse Spencer	1,400
Samson Adelufosi	1,580	Michael Perkins	1,398
Evelyn Nkwenti	1,580	Ha Nguyen	1,397
Hunter Houvener	1,579	Kyle Istvanditsch	1,393
Scott Remmey	1,575	Eddie Dhillon	1,391
Bridgette Scrivani	1,570	Karen Cheng	1,388
Chen Mordechai	1,567	Odilia Goulart	1,387
Alice Chang	1,565	Roger Johnson	1,371
Nicholo Arceo	1,564	Daniel Potilechio	1,368
Nina Dolman	1,561	Michael Polakowski	1,364
Irma Hayes	1,555	Robert Ulreich	1,363
Nicoletta Spagnola	1,553	Tere Diamond	1,362
Jennifer Wehrle	1,551	Henry Hill	1,360
Natain Stam	1,548	Ruben Santillana	1,358
Nohemy Peccorini	1,544	Lynn Parker	1,356
Chris Clark	1,540	Betty Hewlett	1,355
James Boden	1,537	William Russell	1,349
Amie McCracken	1,532	Amanda Scheidt	1,347
Matthew Girard	1,532	Corey Lavigne	1,346
Andy Jaikaran	1,528	Christina Nunez	1,346
Zachary Suarez	1,525	Akenese Ati	1,342
David Livingston	1,524	Brent Penno	1,340
Michael Sanders	1,518	Kyle Wrobel	1,339
Dominique Harris	1,513	Barbara Stillwell	1,334
Garret Kun	1,511	Matthew Marchitto	1,319
Christopher M Williams	1,511	Joshua Lenix	1,314
Ed Olfert	1,510	Zachary S Bradshaw	1,308
Andrew Bishop	1,506	Sally Buchheimer	1,307
Mathew Glimpse	1,506	Frank Cousins	1,305
Eric Peyton	1,504	Cristi Huffman	1,299
Anthony Stephens	1,497	Mickenzie Linse	1,296
Horace Johnson	1,494	James Riordan	1,295
Pamela Altman	1,479	Alex Rozotto	1,291
Nehemiah Lucas	1,478	Angelie Malolot	1,291
Kelly Ryan	1,473	Daxa Patel	1,286
Mark Akler	1,473	Ny Sorn	1,282
Mark Bleier	1,472	Lawrence Broussard	1,274
Henalieta Kamitoni	1,471	Matthew Tobin	1,273
Cumhur Gulel	1,463	Gabriel Manzo	1,270
Doris Aguilar	1,462	Carrie Bowman	1,269
Evan Wicklund	1,449	Rafael Spratling	1,256
Alicia Holden	1,432	Maureen Jeffery	1,256
Robert Drake	1,420	Karen Mattee	1,254
AshLynn Orng	1,416	Scott Ramsey	1,254
Michael van Delft	1,416	Bijan Ghadiri	1,246
Cameron Cimino	1,415	Simone Vanderpoel	1,243
Craig Blankenship	1,412	Maurice Flynn	1,242
Sally Wilson	1,408	Christopher Favor	1,241
April Bauer	1,408	Lamar Livingston	1,239
Sunia Pettitt	1,407	Diedre Sandbrook	1,239
Robert Larkrith	1,406	Carlo Buhay	1,239
Anthony Vuolo	1,404	Gabriel Feldmann	1,236
Asesela Ravudi	1,404	Violetta Goldman	1,236
Jacob Birkemeier	1,403	Alberto Alcalá	1,229

\*All qualifiers listed achieved at least \$200 in bonus totals

3 ■ August 2011 Bonus



# World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Franklin Ollie	\$1,228	Beau Springer	\$1,100	Justin Schaub	\$1,006	Chelsie Taylor	\$932	Djenabou Diallo	\$838
Jesse Correin	1,228	Kenneth Ludwig	1,100	Mercedes Ayala	1,006	Jessica Baker	931	Joel Moran	838
Charles Belt	1,227	Sandy Riley	1,099	Suzanne Morgan	1,005	Matthew Foster	931	Virginia Fallon	838
Vijay Khobchandani	1,227	Jose Carvajal	1,096	Ryan Stenglein	1,003	Teatawhai Taua	929	Atta Saleh	837
Kayla Laughlin	1,226	Taufaiilematagi Lomu	1,092	Sayed Hashimi	1,000	Christina Koon	929	Candice Galella	836
Ryan Leong	1,221	Bryan Peters	1,089	James Lochard	997	Bernadette Casciato	926	Eddy Hurt	834
Maria Hale	1,219	Jason James	1,087	James Brown	996	Chad Short	923	Ameto Iosefo	834
Avram Pinto	1,211	Nicole Redding	1,087	Crystal Lynch	995	Harold Jara	923	Viliamu Pula	833
David Watkins	1,203	Raymon Reynolds	1,086	Brandon Burke	994	Gloria Garrett	922	Randall White	832
Ron Pavon	1,203	James Miller	1,081	Vojislava Trammell	991	Robert Melligan	921	Liza Godine	831
Zachary Frentsos	1,202	Sebastian Becerra	1,080	Andrew McQuade	990	Mark Hart	921	Minh Phung	831
Harinder Kaur	1,201	William Webb	1,078	Bradley Kampmeier	989	Brandon MacDonald	918	Luis Garibay	830
Ilisoni Seru	1,201	Courtney Beck	1,078	Julia Sigal	987	Fehia Petelo	918	Douglas Sharpey	829
Jesus Machado	1,197	Va Moua	1,078	Mercedes Lloyd	987	Aaron Haynes	917	Elyse Koven	827
Paul Mariotti	1,194	Howard Dotson	1,078	Michael Logue	986	Dominique Smalls	917	Wendy Willrodt	826
Michele Angelini	1,188	Jeffory Churchfield	1,078	Jessica Rhoads	985	Francine Langley	915	Steven Bast	825
Andrew Haskins	1,188	Michael Cadres	1,077	Mardolin Tutai	983	Amanda Beyersdorff	915	Faifaimalie Samia	824
Timothy Nolan	1,186	Liliya Hrabar	1,077	Kilisimasi Sega	983	Arash Nazhand	908	Peter Kaplanis	824
Akbar Hosseini	1,186	Jessica Kline	1,076	Kelly Hassert	979	Alex Hernandez	908	Michael Woo	823
Matthew Gabler	1,183	Derrick Coates	1,075	Krista Thieme	978	Jennifer Gray	908	Dwelyn Smith	821
Daymon Green	1,182	Sione Ika	1,074	Tayleigh Brummer	977	Ahmad Abdollahzadeh-Parsa	906	Alomkone Soundara	821
Carla Miller	1,177	Maurice Hawkins	1,073	Terry Harper	974	David Hefflin	904	Mitchell Look	821
Omarh Torio	1,176	Jamie Diekman	1,071	Michael Smith	974	Michelle Verbit	899	Justin Vogler	821
Lackram Persaud	1,176	Latasha Hemphill	1,069	Karen Sessing	973	Soane Gallaher	896	Miranda Mortensen	820
Bradley Gray	1,175	William Parmeter	1,068	Cameron Severns	967	Sarai Castanon	895	Devin Dingey	817
Michelle Kyles	1,173	Sunilda Sabino	1,067	Duane Robertson	967	Bret Green	894	Isic Sword	816
Jason South	1,171	Cherie Adams	1,066	Jesse Wise	966	Monica Kayano	894	Kevin Ristau	815
DeAnthony Hartman	1,171	Christian Navas	1,064	Staci Meckler	965	Asalemo Pelenato	893	Dominique Bertocini	814
Sulia Quensell	1,168	Benjamin Ainscough	1,064	Carissa Williams	964	Brian Karr	892	Sara Gilley	813
Ryan Saridakis	1,164	Steven Haberman	1,063	Andrew Sunkin	964	David Johnston	888	Manarii Gauthier	812
Dorothy Bennett	1,164	Christopher Newman	1,060	Clayton Herron	963	Alan Rosen	887	Jason Teves	812
Floyd Musgrave	1,162	Shawn Sheridan	1,057	Anjanette Stehlgens	963	Alan Lyons	886	Francois Telfort	810
Kelepi Salusalu	1,162	Stephanie Novel	1,051	Herivelto Pereira	960	Jack Bryant	879	Maria Diringier	810
Daniel Armstrong	1,160	Steven Sparkes	1,047	Danielle Greenleaf	959	Timothy Powell	878	Stephen Archer	810
Zbigniew Stankiewicz	1,158	Richard Griffo	1,047	Mosese Lauti	958	Caroline Hohaia	878	James Calista	808
Douglas Zigby	1,154	Michael Schumacher	1,046	Beth Snow	958	Kwaku Nti	876	Brian Welsh	804
Angela Waller	1,154	Jamie Solis	1,045	Richard Henry	951	Christopher Madsen	876	Raquel Baldwin	804
Jacqueline Reim	1,150	Matthew Kimberley	1,045	Rachel Bryson	951	Elizabeth Lo	874	Daniel Houbre	804
Julian Brown	1,147	Angeline Kasinski	1,044	Chena Blair	948	Louis Mauro	872	Tyler Endicott	804
Carmen Young	1,144	Rashaan Elam	1,038	Kimberly Alston	947	Reynolds Akuamo	871	Haley Drayer	803
Benjamin Luca	1,142	Billy Northington	1,037	Jonathan Moles	947	Satbir Singh	871	Mary Thacker	803
Earnest Loveless	1,136	Raymond Bentley	1,037	Erin Moyer	946	Qiong Liang	869	Victoria Elder	802
Cynthia Wilhelmi	1,135	Ali Zaidi	1,030	Kyle Johnson	945	Brenton Betts	864	Marcia Fraser-Douglas	802
John Leota	1,133	Jenifer Stringer	1,029	Henry Gnov	945	Zachary Ledyard	861	Rodney Mori	802
Asena Nakarawa	1,130	Alfred Staffenhagen	1,026	Michael Brooks	941	James Boyne	856	Jessica Meadows	801
Louis Giogiaia	1,130	Kevin Floramo	1,026	Harold Durana	941	Shahab Mahdavinejad	856	Brian Wolchok	800
Lauren Jones	1,129	Amy Allen	1,024	Denice Copp	940	Dennis Ho	850	David Higa	800
Daniel G Johnson	1,128	Ofa Siasau	1,024	Mori Kaikura	939	Hector DelToro	849	Allen Herman	798
Justin Chaffee	1,121	Julia Misluk	1,022	Christopher Bruton	939	Richard Carter	848	Clark Coles	798
Manuel Bautista	1,118	Okusitino Finau	1,020	Rudy Ayala	938	Ryan Smith	848	Keith Leroi	796
Eugene Kashkin	1,112	Richard Whyte	1,019	Casey Sperzel	938	Viliame Kaitani	847	Drew Stimmel	794
Alanna Swenson	1,109	Carly Radzimanowski	1,015	Jamie Conklin	938	Jeffrey Vicarel	846	Eric Tsen	793
Linda Jackson	1,108	Maijargal Sukhbaatar	1,013	Christopher Kennedy	936	Allan Faalavaau	844	Matthew Butler	792
Ian Coates	1,107	Andy Lim	1,013	Jamaal Lynwood	936	Christina Black	842	Patricia White	792
Nicole Johnson	1,105	Anna Senra	1,012	Israel Wizenfeld	936	Mary Ann Gaelic	840	Niurka de Armas-Duran	791
Ekalafi Tuameiapi	1,102	Roger Fraley	1,008	Robert Reed	934	Olivia Fatafehi	839	Micah Long	787

\*All qualifiers listed achieved at least \$200 in bonus totals

# Leadership Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Lynn Parker	\$563	Randall Cook	\$459	Breanna Newkirk	\$365	Jesse Remby	\$296	Gregory VanSuch	\$237
Luciana Mosca	556	Aaron Garcia	454	Lodean Glenn	364	Jake Yagjian	289	Jennifer Strickling	236
Shahab Mahdavinejad	555	Ryan Tucker	450	DeAnthony Hartman	361	Johna Ryan	289	Peter Kwiatkowski	235
Jeffrey Maher	551	Jeanette Lancaster	443	Michael Brooks	360	James Buller	289	Allan Faalavaau	231
John Setu	541	Tupou Tavalea	443	Ryan Fickert	355	Clark Coles	277	Jason Lassic	229
Andre McCallum	534	Steven King	442	John Sikora	353	Robert Werth	276	Bernadette Casciato	227
Heather Beals	529	Bruce Viaje	440	Rasool Mutawakkil	349	Markena Ward	275	Salvatore D'Alessandro	223
Ruben Santillana	527	Adam Huck	430	Jessica Santamarina	349	Scott Smith	275	Harvey Dixon	221
David Ramirez	527	Andrew Cline	429	Lesina Ah Sue	349	Corey Carbon	274	Cherie Adams	221
Lucan Schmidt	524	Bobby Szwaja	423	Juan de la Cruz	347	Ryan Leong	274	Jack Wang	220
Jodi Bohdal	512	Graeme Orr	417	Linda Jackson	345	Jack Anderson	266	Patricia Weaver	218
Ryan Stenglein	511	David Wang	416	John Holstein	343	Colin Lyse	266	Newman Hoverd	217
Curt Snow	507	James Smith	414	Christopher Weglarz	338	James Miller	262	Brian Wilson	217
Herman Fennell	504	Shane Burns	407	Patrick Lesatele	330	Kellen Cuttance	261	Humberto Quintero	217
Samantha Romano	491	Christopher Grunditz	406	Karl White	325	Michael Laramie	261	Harjeet Rana	217
Sara Vaz	488	Fehia Petelo	400	Ashley Delevieuse	325	David Borghi	255	Jordan Freeman	217
Rashon Howard	488	Kelli Schwichtenberg	394	Sione Aholoka	325	David Nham	255	Nicolas Ullmann	214
Charles Mickens	479	Matthew Melhorn	393	Antonio Monica	324	Ryan Ruiz	253	Andrew McQuade	212
Viet Chung	478	Kody Karhliker	392	Willie Brown	323	Pamela Altman	253	Mavrick Fredericks	212
Carl Carlberg	474	Bernard Oliphant	387	Ahmad Abdollahzadeh-Parsa	319	Jason Mayer	251	David Garbarskiy	211
Richard Dyer	474	Kirk Waters	385	Sandy Riley	316	John Sparby	249	Lafi Papalii	206
James Hendon	473	Jose Carvajal	378	John Reeves	310	Jacqueline Kabluyen-Mitchell	247	Rafael Spratling	205
Allen Nelson	473	Terrilyn Cheatham	378	Daniel Mastropolo	309	Edward Atkinson	244	Wayne Blumling	205
Charles McMain	472	Nichole Turner	373	Glyn Hurst	307	Nic Iagulli	244	Jesus Machado	205
George Noujaim	464	Beth Wiese	372	Brian Wallace	304	Kyle Taylor	243	Emily Matheney	204
Chance Clauss	464	Michael Polakowski	370	Lauren Coyne	303	Matthew Girard	242	Norman Roy	204
Kalle Convery	463	Karolina Debek	369	Katie Strong	299	Brian Hutchings	242	Frank Cousins	201

# Reinstatement Bonus

## Total: \$43,059

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Sami Mogannam	\$3,874	Brandon Miller	\$680	Rachyl Schlickbernd	\$475	David Jackson	\$321	Lawrence Dennis	\$257
Debra Bell	1,694	Lawrence Broniszewski	565	Ahmad Abdollahzadeh-Parsa	453	Olaf Johnson	320	Timothy Dawe	253
Nabil Spahi	1,559	Tyler McBride	561	Alba Wandurraga	430	Matthew Conrad	318	Shelby Poston	252
Lance Martin	1,318	Deborah Johnson	556	Djenabou Diallo	428	Tahira Canty	315	Nicole Bailey	247
Dason Phaul	1,098	Patrick Parisi	549	Leary Andrews	427	Tabita Neukirch	305	Gabriel Manzo	237
Scott Patterson	937	Alan Weissen	535	Maria Alcon	415	Natalie Soboleva	303	Rebecca Najlis	230
Neal Mueller	928	Maurice Baritz	521	Olga Tsymbal	399	Lisa Sanders	296	Sally Wilson	229
Bradley Weigand	923	Richard Becker	519	Amy Shui	398	Mario Andres Chavez	290	Michael McIntosh	222
Ryan Tucker	801	Ronald Rivera	512	Ronald Friedlander	378	Peter Kaplanis	289	Curtis Ross	220
Frank Kolligian	786	Lina Namu	510	Clayton Herron	371	John Bulecza	287	David J Miller	212
Nicole Johns	704	Elizabeth VanDugteren	503	Patrice Amador	348	Richard Walus	272	Earle Harris	212
Jennifer Gray	698	Carlo Bonifazi	499	Sheree Rislely-Aragon	346	Thomas Baeurich	269	Andre Hawthorne	211
						Byron Paz	263	Becky Hofstein	203
						Billy Northington	260	Aghayni Nazarian	200
						Benton Tong	260		

\*All qualifiers listed achieved at least \$200 in bonus totals

# World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Bob Toala	\$787	Roxanna Bernal	\$726	James Keck	\$680	Gyad Ferguson	\$621	Yohana Gutierrezhernan	\$577
Keturah Malaykhan	784	Natasha Levandowski	722	Lindsay Cameron	679	Matthew Veglia	621	Lisa Kahan	577
Kevin Dougherty	784	Sheila Jackson	722	Puna Pua	677	Victoria Brown	620	Arnold Iacoviello	574
Christopher Vary	784	Sharon Thomas	721	Faasoosoo Savaiinaea	677	David Laing	620	Souleymane Bah	568
Catherine McConnaha	783	Peter Hudousek	721	Arnold Freedman	666	Agatha Safford	620	Timothy Enzor	567
Ashley Wenning	780	Jervis Archer	721	Andrew Cavicchi	666	Roger Weisman	619	David Guzman	566
Angelo-Patrick Ntariba	777	Christopher Simpson	720	Phillip Rigoli	665	Randy Wright	617	Cathy Holly	565
James Kiko	776	Dustin Dunlap	720	Chantell Bullard	664	Iliesa Tagicakibau	617	Timothy Clark	564
David Pope	776	Dana Losser	719	Ryan Merritt	664	Jim Berry	617	Debra Hunter	564
Beverly Smith	775	Christine Curran	719	Brian Jacques	664	Robert Stiles	617	Lou Bernardo	563
Dustin Long	772	Raymond Ochoa	718	Kirk Waters	661	Charles Drinkard	616	Joseph Hedborn	563
Cheryl Rodriguez	772	Jian Wang	718	James Smith	661	Joseph Foster	615	Mario DePinto	563
Mark Arrigo	771	Amy Baird	718	Sione Lolohea	659	David C Miller	615	Alba Wandurraga	563
Christopher McFoy	770	Erin Murray	717	Valerie Cormier	658	Samantha Mergliano	614	Harrison Tran	562
Passionada Davis	769	Yvonne Zarathustra	715	Joanna Nice	658	Milena Arceo	613	Todd O'Neill	562
Donny Shumkuenip	767	Feleti Lavulavu	715	Felicia Price	657	Dennis Holder	609	Timothy Gray	562
James Curtis	767	Angel Menesronces	712	Michael Johansen	657	Bonnie Rouse	608	George Angulo	562
Bervina Lane	766	Ronald Kutruff	711	Emily Matheney	657	Humberto Quintero	607	Kyle Reeves	562
Nicole Conrad	764	Olga Tsymbal	711	Bianca Williams	656	Monica Murray	607	Tereapii Kamo	561
Siaosi Lee	763	Katie Sweet	711	Lucas Armstrong	656	Geetangali Mahabir	607	Marie Karaky	560
Alex Dmyterko	763	Dorothy Palmer	709	Brenda Kidd	654	Timothy Lafferty	606	Daniel Pinschmidt	560
Madai Price	762	Joseph Crain	709	Chris Harris	654	Alice Dorsey	606	Mavrick Fredericks	558
Fariba Maleki	761	Timothy O'Brian	707	Brian Jerome	653	Jessica Tasky	606	Rob Hay	558
Heather Leitch	758	Katie Shugert	706	Marc Charder	653	Kelly McDonald	604	John Sikora	557
Denise Kendall	755	Frederick Hyde	705	Jessica Courty	652	Vanessa Murray	603	Samantha Romano	557
Luke Urlacher	755	Michael Wolfe	705	Dennis Titcombe	651	Victor Rodos	603	Heather Malec	557
Yihao Chen	755	Alfred Taren	704	Timothy Conklin	649	Mark Dewolfe	600	Ronald Soto	557
Andrew Morton	755	Sara Hader	704	Gregory Hayman	649	Maleah Taai	598	Alyssa Melendez	556
Luisa Taufa	754	Lleison Martinez	702	Kim Clark	649	Shannon Webb	598	Teresa Salgado	555
Adam Huck	753	Danielle Cardello	702	Phillip Williams	648	Timothy Durr	597	Emilexis Medina	551
Monica Agliori	752	Jack Anderson	702	Jiali Fu	647	Sefesi Tupou	597	Joseph Huh	551
Heather Hewitt	752	Don Tong	702	Christopher McMenomy	646	Dustin Rushin	597	Jay Newsome	551
Tyler Murray	752	Ross Ewen	702	Tyler Green	645	Paul Smoley	596	Stephanie Hopkins	551
Stephanie Wright	751	Daniel Jones	701	Julius Petty	643	Robert Ruelas	596	Yvette Ross	550
John Cochrane	751	Josese Biunaituvana	699	Carly Ferraro	642	Ana Avelar-Cabrera	596	Philip Roffi	548
Zulfikar Bhukera	750	Krystal Dennis	698	Lisa Smith	638	Thomas VanOsdol	595	Henry Nguyen	545
Heather English	749	Vishwanath Sankaran	698	Amandeep Gill	637	Garvin Smith	594	Peter Kwiatkowski	544
Ahjamu Umi	748	Margaret Armstrong	697	Robert Nolan	634	Livigisitone Fiavaai	592	Edward Thompson	542
Helen Taylor	747	Matthew Caternolo	697	Allen Nelson	634	Viva Mafua	592	William Pettengill	541
Keith Litterst	746	John Passi	696	Roosevelt Jeanty	634	Sow Shap Cheung-You-Mow	591	Jahn Herrick	541
Ratukitione Nasilasila	745	Natalie Soboleva	695	Thomas Tulowiecki	632	Nate Waldmiller	591	Travis Head	541
Carol Ornellas	744	Branden Rivas	695	Vincent Dexter	632	Chance Clauss	591	Daniel T Johnson	539
Nic Jagulli	744	Jillian Girouard	694	Wilhelmina Ford	631	John Philpott	590	Debbie Moke	539
Tasha Tucker	743	Joseph Cassillo	694	Miki Bartolome	631	Brenda Howell	590	Steve Durbin	539
Gordon Moco	741	Tammera Simeona	693	Joseph Mathis	631	Antonio Evans	589	Donald Johnston	537
Joshua Jenkins	739	Jay Meyer	693	Anthony Daws	630	Chantal Levy	589	Michael Brown	537
Thomas Meyer	739	Jong Song	692	Daniel Noll	629	Maureen Mucthison	588	Akata Tongotea	536
Michael Wheeler	738	Emmanuel Chouairy	692	Christopher Shihadeh	628	Mikhail Mishkov	588	Brian Wilson	535
Karen Parson	734	Denise Berrios	688	Jone Naikatini	628	Matthew Conrad	587	Angeles Ordas	535
Samuel Tomaro	734	David Pena	687	Kimberly Dambach	628	Justin Gilmore	586	Oscar Addis	534
Michael Roth	733	Patrick Lesatele	686	Ricardo Quick	627	Terrilyn Cheatham	585	Carissa Myers	533
Bryan Hayes	730	Roger Fung	686	Andrew Smith	625	Dan Zeck	583	Janice Moseychuck	531
David Vu	729	Jorge Racines	684	Anita Knight	624	Michael Robinson	582	Ruben Soberanes	531
Erna Gasanin	729	Emmanuel Villasenor	683	Eric Albrecht	623	Phillip Kogel	581	Jennifer Leighton	530
Alisha Armand	729	Scott Davis	681	Tamara Davis	623	Talalelei Tanielu	579	David Ballou	530
Robert Lucas	727	Charles Mitchell	681	Melissa Falk	623	Steven Rotherforth	578	Iryna Sushkova	529

# World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Nathaniel Baptiste	\$352	Thomas Dunbar	\$325	Kenneth Greer	\$306	Candice Rezzo	\$284	Vimala Punsammy	\$263
Josh Wheeler	350	Kurt Overy	325	Scott Dillingham	304	Dawn LeBlanc	283	Juan Ovalle	263
Rosalie Maass	349	Matthew Hodge	324	Shaan Gabriel	304	Steven Allen	283	Gregory Henderson	262
Nadyne Avery	349	Macy Pettaway	323	David Hutchinson	303	Vani Galuvakadua	283	Christopher Avin	262
Asenaca Chute	349	Douglas Bauknecht	323	William Williams	303	Jason Lafayette	283	Richard Rowe	261
Justin Remick	348	Elizabeth Martinis	322	Kasey Williamson	303	Vashneel Singh	282	Andy Salazar	261
Bernard Treider	348	Mandy Elliott	322	Ronette Griffin	302	Roya Pakzad	282	Matthew Konopka	261
Sione Etoni	348	Ritia Tokahere	322	Dhani Conrad	302	Stephanie Kies	282	Evan Holzhauser	260
Adam Labiaga	347	Losa Bikadorov	322	Ronald Herendeen	302	Marissa Kramer	281	Andrew Coleman	260
Michael Davis	346	Monica Wilkins	321	Michael Johnson	302	Chandee Thorburn	281	Neal Ray	260
Justin Smith	346	Erica Fay	321	Vivian Greer	301	Kenneth Majka	281	Anthony Baker	259
Bryson Bayler	346	Andrea Nichols	321	Amy Lehman	301	Philip Walters	280	Lester Patroli	259
Justin Cooley	346	Magda Figueiredo	320	Newman Hoverd	301	Megan Collier	280	Sione Latuhoi	259
Ashley Bennett	345	Donna Foster	320	Frederick Barrois	301	Daniel Bauer	280	Brian Hutchings	258
Justin Oldham	343	Charlyn Lum	320	Bolanissa Okui	300	Paul Samra	279	Travis Picklesimer	257
Braden Crawford	343	Daniel J Johnson	319	Millie Lia	299	Ryan S Wilson	278	Nanette Clay	257
Patrick Stenglein	343	Hugh Dooley	318	Laura Baughman	299	Jeremy Pendleton	278	Danilo Mendoza	256
Christopher Osborn	343	David Barbour	318	Scott Florin	299	Lawrence Forte	278	Peer Shmelzer-Moratin	256
Nicholas Lorence	343	Jackie Alston	318	Joshua G Smith	298	Lisa Joshua	278	Anthony Tanida	256
Natalie Linker	343	Terry Reese	317	Dominic Park	298	Thomas Weber	278	Janice Rose	255
Jessica Dean	343	Ivanna Hayes	317	Jonathan MacLennan	298	Shelby Poston	277	Dustin Venekamp	255
Robert Campos	343	Ryan Duarte	317	Ryan Ruiz	297	Deborah Stramaglio	277	Mounga Fifita	254
Reona Lenox	342	Thomas Craig	317	Norman Roy	297	Sarit Cohen	277	Christy Scrivner	253
Eluerecia Guzman	342	Yvonne Guerra	317	Michael Laramie	296	Kelvin Ashmead	277	Daisy Salgado	252
Amanda Snyder	341	Ronald Friedlander	316	Emil Mohareb	296	Florence Hodge	276	Danielle Yeager	252
Felicia Wile	341	Shane Burns	315	Darryn Martin	296	Violetta Khanan	275	Michael Williams	252
Oscar Prince	340	Brian Gilmore	315	Craig Stropf	295	James Bergen	275	Lisa Richardson	251
Terry Liggins	340	Matthew Szevery	314	Ethan Weidman	295	Ted Lines	275	Tania Rasmussen	251
Kathy Atkiss	340	Erica Smith	314	Ranadi Leone	294	Charles Kim	274	Abby Branham	251
Tarisa Tooke	339	Cedric Williams	314	George Williamson	294	Ana Moreno	274	Andrea Dickerson	250
Zacheriah Bennettmauk	338	Hamlet Cardenas	313	Joseph Falzone	292	Paul Milheron	273	David Skudder	250
Januari Harso	337	Richard Hairston	313	Nikki Crosby	292	Linette Matti	273	Jesse Hernandez	250
Joseph Harris	335	Dawn Wagner	313	Darryl Edwards	292	Alison King	273	Daniel Rivers	250
LaLitha Janardhanan	335	Tiffany Baker	313	Jake Rubin	292	Tammy Jones	272	Deane Guldán	250
David J Miller	335	Eric Womack	313	Donna Trotta	292	Phillip Booth	272	Ryan McCarthy	250
John Dehen	334	Jefferlyn Paraiso	313	Jonathan Maust	291	Adam Azril	272	Tapaeru Rima	249
Peter Talamaivao	333	Russell Hart	312	Antonio Monica	291	Michael Putnam	270	Anthony Batista	248
Catherine Wilkie	333	Jordan Freeman	311	Michael Ryan	291	Julie Wells	270	Michael Confer	248
Michael Whitehouse	332	Kerrie Deragon	311	Walter Watson	291	Ryan C Wilson	270	Brittney Russo	247
Ivana Ofakineiafu	331	Kaleb Cunningham	311	Hannah Welfling	291	William Blankenship	270	Cathy Thompson	247
Lauren Caswell	331	Tanisha Mathis	311	Robert Simmen	290	Jewls Keene	270	Bryon Welch	247
Dawn Selden	331	Ovava Tuipulotu	310	Kelly Finnen	289	Donna Tremaine	270	Danielle Danese	246
Nicholas Ohlroggen	330	Lauren Moon	310	Faatasiga Ulugia	289	Heather Gillham	269	Faaee Matthes	246
Christopher Pardon	330	Sarah Rivas	310	Benjamin Stipe	288	Sean Hilton	269	Cheri Clark	246
Michael Sadallah	329	David Henderson	310	Randall Cook	287	Stephanie Romo	269	Reynaldo Singson	246
Jose Rubio	329	Edward Whittle	310	Theodore Greer	286	Skylar Brown	269	Richard Dyer	245
Dion Dizon	329	Tonguila Brantley	309	Yuliana Alvarez	286	Brett Shannon	269	Gregory McMeckan	245
James Stevens	328	Ashley Miller	309	Tameka Pollard	286	Matthew Cosic	269	Kehinda Pryor	244
Jeremiah Arellano	328	Roghie Hassan Loo	308	Paul Eaton	285	Amanda Williams	269	Vanessa Bautista	244
Susanne Daly	328	Scott Smith	308	Maria Alcon	284	Dustin Kiss	268	Michael Min	244
Charles Fischer	327	Beth Wiese	308	Katie Dunn	284	Kayla Chavez	268	Armound Khodaverdi	243
Milan Kucera	327	Kristie Baum	307	Tatjana Tikhonov	284	Carrington Scott	267	Pon Mom	243
Monica Beard-Jubert	326	Linda Hair	307	Rachel Witana	284	Jessica Santamarina	267	Diana Eselin	242
Calvin Lakin	326	Phuong Chung	307	Hilary Foster	284	Santana Schwass	265	Nacanieli Vunituraga	242
Levi Stearns	326	Ryan Gregg	307	John Geha	284	Brent Zorn	264	Matthew Lukesh	241
Shawn Chheng	326	Eric Trautloff	306	Dennis O'Neill	284	Theresa Jones	264	Corinne Wint	241

# World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Amosa Faamanu	\$241	Andre Dryagin	\$221	Andrew Ennis	\$209
Joseph Vondras	240	Nevaeme Aniakov	221	Nicholas Dinneen	209
Lolinita Maue	240	Tiffany Rio	221	Randall Few	207
Ricardo Grandt	240	Cynthia Soucy	221	Nancy Sanchez	207
Ayana Goode	240	Nima Patel	221	Kirk Swartz	207
Mu-Chieh Tsai	240	James Frazier	220	Brandon Gordon	207
Ernest Corbin	239	Conrado Solanzo	220	Johanna Handa	207
Sosefo Petelo	239	Qing Yuan	220	Joel Burdier	205
Lautiiti Tonumaipua	238	Jeanne Bayer	220	Kevin Johnston	205
Johnathan Bond	238	Sosaia Kainga	219	Ethan Greenawalt	205
Brandon McCrea	238	Janice Horslin	219	Alan Weitz	205
Christopher Daniels	238	Rovie Vanhtha	219	Akinola Harold	205
Astrid Cartagena	237	Crystal Wilson	219	Juan de la Cruz	204
Elizabeth Creek	237	Jason Beyer	218	Blake Higuchi	204
Sarah Clark	237	Konnor Wyly	218	Derek Hamm	204
Anthony Harris	236	Dannen Verret	218	Rosa Morales	203
Maina Falanaipupu	236	Mary Kuva	218	Ardley Pierre	203
Ryan Kissling	235	Lauren Stevens	218	Maria Suzuki	203
Michael Connell-McDowell	235	Shirrod Victoria	218	Sidney Hodgskiss	203
Lynice Harris	234	Samantha Masi	218	Paul Hardison	203
Paramjit Sangha	234	Louisa Ake	217	Donald Hofer	203
Benson Benson	233	Alisi Latu	217	Dwayne Cameron	202
Daniel Pally	233	Darnai Thomas	217	Lapiuingi Maka	201
Besmir Hajnaj	233	Michael McIntosh	217	Juana Martinez	201
Ian McCullough	233	Zohreh Bakhtiar	217	Crystal Dickerson	201
Tivona Whiting	233	Michael Lindsey	217	Kyle Kuppinger	200
Sisigafua Faisauvale	232	Cecil Johnson	217	Alex Ocolisanu	200
Patrick O'Brien	231	Blake Hallman	217		
Vanessa Westra	231	Michael Bagger	216		
Mere Ramaka	231	Anthony Rizzo	216		
Adam Kahn	231	Samuel Penaherrera	216		
Jorge Guerra	231	Tondala Fowler	216		
Frantz Archin	230	Gregory VanSuch	216		
Abdul Yusuff	230	Dennis Quisenberry	216		
Jose Duron	229	Amber Sindlinger	215		
Dustin Edgell	228	Austin Rattet	215		
Matthew Hobbs	227	Alex Elledge	214		
Kristi Hayashida	227	Daniel Mastropolo	214		
Mark Petersen	227	Ryan Fistler	214		
Alisi Sanalio	226	Kathare Mundit	214		
Hyungjun Kae	226	Cheyne Handa	213		
Cassandra Linares	225	Vatapuia Vavau	213		
Samuel Parent	224	Matennie Sheriff	213		
Alexander Gonzalez	224	Barrymore George	213		
Timothy Wood	223	Jeramie Lindsey	213		
Momodou Jallow	223	Trevor Harmon	212		
Connie Smith	223	Maurice Montgomery	212		
Keith Spivey	223	Dione Simms	212		
Sefo Purcell	223	Marium Sherzai	212		
Jennifer Mitchell	223	Blaine Carbo	211		
Wendy Fosco	222	Jennifer Becker	211		
Dennis Moran	222	Lawrence Turk	211		
Randy Aksenchuk	222	Diana McNair	211		
Jeffrey Stevens	222	Joshua Gernegliario	210		
Yi Yean Ting	222	Clinton Spaeth	210		
Kelli Schwichtenberg	222	I-Perfection Harris	209		

\*All qualifiers listed achieved at least \$200 in bonus totals

# World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Savanah Ekman	\$529	Mark Robinson	\$475	Adelfa Parinas	\$437	Maria Diaz	\$407	Filipo Havili	\$379
Daniel Kenneally	529	Robyn Stewart	474	David Tubbin	436	Annalynn Macugay	407	Nathan Thompson	379
Marvin Chalwe	527	Matthew Ficarra	473	Dana Squire	436	Arthur Westergren	407	Lucas Diller	378
Clayton Snow	518	Wendy Ornelas	473	Hector Mariano	436	Travis Kajiwara	406	Andrew Wright	378
Chad Goubert	517	Omar Akram	473	Desere Chachere	435	Mercedes Lopez	406	John Duya	378
Philip Russo	516	Dwayne Green	472	Jacqueline Kosalek	434	Chenyn Allen	406	Nicholas Collins	378
David Meyers	514	Peter Lynn	471	Kalle Convery	434	Seth Holmberg	405	Sean Wampler	378
Randall Barker	513	Travis Atherton	470	Lawrence Whaley	433	Brian Murphy	405	Hamana Baker	375
Sharonda West	512	Ryan Hernandez	470	Amber McGuire	433	Jamar Burnette	405	Marilu Lopez	374
Corwyn Boykins	512	Danny Williams	469	Amy Buskas	432	Diane Carrion	404	Nelma Puaa	374
Eric Ebbitt	510	Richard Johnson	469	Michael Sweet	431	Julio Sonera	404	Nicholas Alexander	373
Linda Taylor	510	Cicaley Gipson	468	Christopher Weglarz	431	Mark Mobbly	404	Andrea Barenholtz	373
Martin Flores	510	Mark Browning	466	Mele Tuitupou	430	Valori Galvez	403	Zachary Robertson	372
Shawn Deck	509	Ashley Lacy	465	Engell Alfonso	430	Marie Metellus	403	Alvin Hagens	372
Donald Wold	509	Stacy West	465	Lamine Diakhate	429	Penny Reineck	402	Jerrod Milne	372
Randoph Souliers	508	Marcus Howard	465	Kody Kramme	429	Faalave Fale	401	Josh Schwab	371
Jason Wilk	508	Taiwanda Battle	462	Nicholas Rogers	427	Carmelo DeCicco	400	Daniel Shipley	371
Mark DeFrancisco	506	Laaina Havea	462	Bernardo Lopez	426	Christopher Clark	400	Moana Broughton	371
Dauida Smith	506	Karina Valencia	461	Pamela Rowley	426	Mitchell Davis	400	Ali Rothbaum	369
Kyle Kaiser	504	Jesse Martin	460	Rashon Howard	425	Marshall Miller	399	Loretta Ekeroma	369
Pamela Drury	504	Keleti Tanuvasa	460	Donald Jones	424	Marshall Miller	399	Nancy Ford	369
John Velardo	503	Meakie Grice	459	Pelenaie Makaui	424	Cecelia Mafi	399	Valerie Goode	368
Jason Black	503	Tevita Tupouniua	459	Charles Goodman	423	Taena Diaz	399	Kerry Archibald	368
Jennifer Gonzalez	502	Adriana Lopez	458	Jacqueline McHugh	422	Kevin Haines	398	Jovannah Aguirre	368
Kyle Taylor	502	Yolanda Amest	456	Roland Vegiard	420	Ryan Boutilier	397	Ronald To	368
Robert Barnett	502	Sophen Yorth	455	Hazel Aloese	419	London Burnett	395	Akanisi Cagiaceva	368
Sebrena Cohen	499	John Kernich	454	Kouassi Appiah	418	April Harmon	395	Janice Karingten	367
Dain Cannady	497	Juan Morales	453	Randy Ocampo	418	Elizabeth Beisel	395	Scott Cooper	367
Ming-Yum Lau	497	Jenna Grula	453	Allan Munro	418	Leah Pasina	394	Maurice Baritz	366
Jahla Mount	496	Joshua Burgett	452	Maria Esposito	418	Maryna Danielian	393	David Garbarskiy	366
Aaron Dunlap	496	Kristen Trogler	450	Ryan Richards	417	Jack Keiderling	392	Gary Prokop	365
Anthony Theriault	494	Jennifer Kinder	449	Daniel Alvarado	417	Alfredo Flores	392	Barbara Brown	365
Thomas Sandoz	494	Sandra Linse	449	Timothy Wilson	416	Katika Mercer	392	Lafi Papalii	365
Bobga Ayaba	493	Bernadette Heu	448	Albert Kunsman	416	Daniel Ramon	391	Pamela Taylor	364
Sandra Vinyard	490	Jane Cleary	447	Nadine Korsiger	414	Sebastian Kazek	391	Keon Pescadero	364
Jeffrey Beske	489	Elizabeth Rivera	447	Solialofi Mo	414	JoAnne Marks	391	Candice Beadle	363
Derron Alexander	489	Jonathan Paul	447	Bibiana Tovar-Garcia	414	Sun Yoon	390	Victor Rodriguez	362
Tyler Dean	488	Nancy Myers	446	Benigno Galang	412	Luis Ramos	390	Jolinn Reitz	361
Jasmine Boyd	487	Glenn Mitchell	446	Evan Reich	412	Brianna Smith	389	Katherine Haywood	361
Vernin Vigier-Reynoso	487	Patricia Longenecker	446	Brian Lee	412	Christopher Botting	389	Daisy Weaver	361
Desmond Ellis	486	Ryan Reausaw	445	Jovani Chappel	412	Naomi Petelo	389	Lynnae McAndrews	361
Matthew Ring	486	William Poskarbiewicz	445	Ashley Harrington	411	Laverne Hay	386	Patricia Weaver	360
Tiffani Tavormina	485	Mariana Gonzalez	445	Timothy Matteson	411	Diane Maietta	384	Naumati Lavemai	360
Edwin Sai	484	Chris Lussier	444	Matthew Wilford	411	Sandra Randle	384	Adeyemi Akinade	360
Bradley Hall	484	Sharon Englert	444	Jordan Luppen	411	Maria Guzman	384	Erin VanHoy	358
Sonny Nogotau	483	Latoya Jones	444	Kyna Thomas	410	Christopher Buonanni	384	Matthew Cartwright	358
Elaine Kulawiak	482	Ilaisa Baleinatotoka	442	Scott Compiani	410	Tia McCutcheon	383	Kody Karhliker	358
Brian Henderson	481	Edward Rogowski	441	Dennis Poldnev	410	Dwight Gradolph	383	Saroeum Kou	357
Janeen Souza	480	Andres Sylva	441	James Scoggins	409	John Franklin	382	Adrian Salazar	357
James Tubinis	479	Rachel Martinez	441	Alfredo Hung-Lam	408	Alexander Leshchik	382	Kenneth Oakes	357
Daniel Bailey	477	David Armantrout	440	Edward Atkinson	408	James Cliff	382	Spencer Layton	356
Travis Vandenberghe	476	John Reeves	440	Jason Fontaine	408	James R Allen	382	Russell Trujillo	355
Manuel O'Brien	476	Teo Underhill	439	Corey Waterfield	407	Anita Paul	381	Ricardo Nufrio	355
David Weden	475	Michael Venezia	438	Christopher J Williams	407	Steven Knudsen	381	Amber Blake	354
Michael Redlin	475	Tuifao Ulugia	437	Xingyuan Cheng	407	Candice Singer	381	Athena Leclair	353
		John Collins	437	Susan Bergh	407	Jonathan Deal	381	Glen Havjar	353

6 ■ August 2011 Bonus

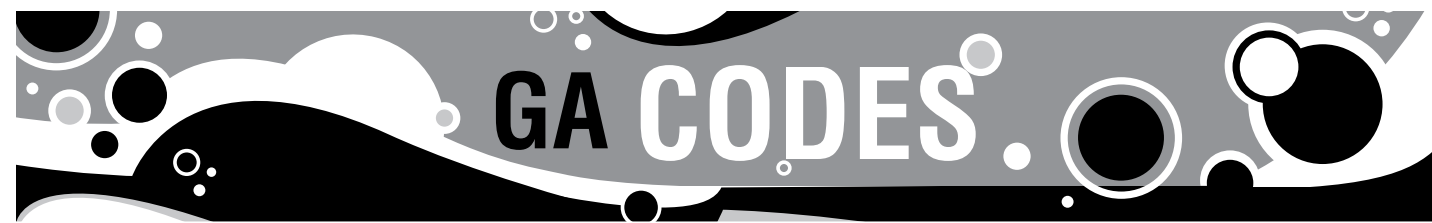
\*All qualifiers listed achieved at least \$200 in bonus totals



See *Spotlight*, page 11 for top 50 qualifiers and YTD bonus leaders.  
For full contest details, visit [www.aillife.com/spotlight.aspx](http://www.aillife.com/spotlight.aspx)

# Total: \$271,880

Qualifier	Bonus	SGA	Qualifier	Bonus	SGA	Qualifier	Bonus	SGA
Stephen Jeung	\$1,461	Cohen-Cohen	Scott Smith	\$828	Fred Hadayia	Randall Cook	\$490	Joseph Diecedue
Chin Long	1,448	Steve Friedlander	Amosa Faamanu	825	Steve Friedlander	Matthew Ficarra	490	Oldham-Bianchi
Tim Smith	1,436	Jeffery Thiel	Deane Guldan	823	Curtis Moreland	Edward Atkinson	488	Surace-Smith
Zbigniew Stankiewicz	1,433	Fred Hadayia	Ryan Ruiz	820	Furer-Whittinghill	Peter Kwiatkowski	470	Joe Manone
Jessica Santamarina	1,399	Matthew Hogan	Jack Anderson	809	Furer-Whittinghill	Emilexis Medina	460	Theodore Pappas
Erik Boyd	1,275	Fred Hadayia	Steven Rotherforth	801	Oldham-Bianchi	Matthew Hodge	459	Oldham-Bianchi
Brandon MacDonald	1,275	Scott Sonnenberg	Kelli Schwichtenberg	788	Eric Cochran	Andrew McQuade	458	Steven DiChiaro
Jonathan Santiago	1,258	Laura Fisher	Kyle Taylor	772	Travis Moody	Christopher Grunditz	454	Laura Fisher
Matthew Conrad	1,257	Surace-Smith	Kody Karhliker	768	Jeremy Harbin	Bernadette Casciato	453	Simon Arias
Michael Polakowski	1,255	Simon Arias	Fehia Petelo	767	Steve Friedlander	Tyler Stewart	451	Simon Arias
Jean-Francois Diotte	1,245	Imran Satti	Terrilyn Cheatham	755	Tim McAdams	Harvey Dixon	443	Steve Friedlander
Jonathan Tomko	1,237	Surace-Smith	Robert Nolan	752	Paul Rumbuc	Patricia Weaver	436	Jeffery Thiel
Philip Abramovitz	1,235	Theodore Pappas	Beth Wiese	744	Eric Neal	Allan Faalavaau	434	Steve Friedlander
Timothy Clark	1,209	Surace-Smith	Lodean Glenn	729	Theodore Pappas	Brian Wilson	434	Michael LiBassi
Christine Weatherspoon	1,205	Mark Beckford	DeAnthony Hartman	722	Paul Rumbuc	Mavrick Fredericks	425	Giglione-Ackerman
Ian Coates	1,178	Steve Friedlander	Michael Brooks	719	Oldham-Bianchi	Zac Dajos	418	Paul Rumbuc
Cameron Cimino	1,165	Simon Arias	Rachel Bryson	716	Simon Arias	Lillian Mariso	417	David Hausman
Marcus Howard	1,147	Surace-Smith	Daniel Walton	712	Surace-Smith	Christopher Favor	410	David Hausman
John Sikora	1,135	David Hausman	Ryan Fickert	710	Surace-Smith	Emily Matheny	409	Travis Moody
Felix Berger	1,129	Joe Manone	Nic Iagulli	710	Surace-Smith	Thomas Meyer	408	Oldham-Bianchi
Carleus Johnson	1,127	Matt Henderson	Bobby Szwaja	706	Theodore Pappas	Norman Roy	408	Matt Henderson
Nicole Johnson	1,092	Surace-Smith	Ashley Delevieuse	705	Philip Prata	Frank Cousins	402	Altig-Orlovic
Allen Nelson	1,088	Steven DiChiaro	Ivana Ofakineiafu	705	Steve Friedlander	Brian Wallace	396	Sonny Gurney
John Setu	1,075	Steve Friedlander	John Holstein	685	Jatoft-Foti	Taneshia Solomon	395	Steve Greer
Andre McCallum	1,069	Surace-Smith	Patrick Lesatele	660	Steve Friedlander	Jessica Baker	395	Steve Greer
Heather Beals	1,059	Matt Wolfanger	James Smith	658	Altig-Orlovic-Hay	Ryan Boutilier	393	Laura Fisher
Kalle Convery	1,058	Simon Arias	James Miller	653	Jatoft-Foti	Jeffrey Stevens	391	Mark Hancock
Ruben Santillana	1,053	Steve Friedlander	Prentiss Parker	653	Cohen-Cohen	Christopher Daniels	386	Slav Bitman
David Ramirez	1,053	Jatoft-Foti	Willie Brown	645	Michael LiBassi	George Rosicky	385	Bob Olson
Zachary Santino	1,035	Oldham-Bianchi	Josh Wheeler	641	Surace-Smith	Cameron MacCall	383	Fred Hadayia
Bradley Ward	1,031	Surace-Smith	Ahmad Abdollahzadeh-Parsa	638	Cohen-Cohen	Josh Bloomquist	379	Tiffany Roland
Anaise Moonia	1,027	Steve Friedlander	David Borghi	638	Joe Manone	Ryan McCarthy	374	Furer-Whittinghill
Jodi Bohdal	1,024	Fred Hadayia	Jordan Freeman	634	Steve Greer	Ashley Wenning	371	Surace-Smith
Daniel Mastropolo	992	Slav Bitman	Victoria Watkins	632	Paul Rumbuc	Akenese Ati	364	Steve Friedlander
Jami McKenna	987	Bob Olson	Sandy Riley	632	Chris Hernandez	Lesina Ah Sue	364	Steve Friedlander
Kevin Holtz	984	Surace-Smith	John Reeves	621	Jeremy Welch	Janeen Souza	361	Altig-Orlovic
Samantha Romano	982	Fred Hadayia	Ellen Weinstein	613	David Hausman	Graeme Orr	361	Steve Friedlander
Sara Vaz	976	Altig-Orlovic	Kelly Finnen	608	Steve Greer	Alfredo Flores	360	Cohen-Cohen
Rashon Howard	975	Fred Hadayia	Lauren Coyne	605	Altig-Orlovic	Richard Johnson	354	Matthew Hogan
Antonio Evans	972	Joe Manone	Clayton Herron	585	Steve Greer	Alexander Gonzalez	345	Furer-Whittinghill
Carl Carlberg	949	Gevorg Yanukyan	James Buller	578	Joseph Diecedue	Shane Burns	345	Simon Arias
Lucan Schmidt	940	Simon Arias	Philip Walters	563	Travis Moody	Barbara Brown	345	Altig-Orlovic
Charles McMain	932	T J Powers	Kyle Kaiser	557	Jeffery Thiel	Shannon Webb	342	Oldham-Bianchi
Jose Carvajal	924	Laura Fisher	Jesus Machado	555	Furer-Whittinghill	Nathaniel Tardif	340	Altig-Orlovic
Kirk Waters	917	Slav Bitman	Clark Coles	555	Altig-Orlovic	Richard Lyddon	337	Steven DiChiaro
Kyle Wrobel	903	Surace-Smith	Robert Werth	552	Altig-Orlovic-Deley	Cory Hobbs	334	Mark Hancock
Markena Ward	895	Fred Hadayia	Corey Carbon	549	Cohen-Cohen	Scott Davison	320	Steve Greer
Puna Pua	885	Steve Friedlander	Jack Wang	546	Desi Dimitrova	Denise Berrios	319	Chris Hernandez
Andrew Cline	883	Simon Arias	Terrence Asuncion	534	Jatoft-Foti	Jeremy Engrav	316	Joe Manone
Karolina Debek	866	Sabrina Lloyd	Katie Shugert	529	Surace-Smith	Herman Fennell	315	Matthew Hogan
Adam Huck	861	Surace-Smith	Michael Logue	528	Simon Arias	Joel Ocegüera	314	Bob Olson
Tupou Tavalea	853	Steve Friedlander	Nadezhda Vitchev	518	Furer-Whittinghill	Antonio Bond	314	Surace-Smith
Amr Shater	848	David Hausman	Pamela Altman	505	Surace-Smith	Ryan Leong	313	Jatoft-Foti
Brian Hutchings	839	Oldham-Bianchi	Jacqueline Kabluyen-Mitchell	494	Altig-Orlovic	Jessica Tasky	313	Simon Arias



Name	#	SGA	Name	#	SGA
Seiloni Filimoehala	14	Steve Friedlander	Thomas Feliciardi	2	Theodore Pappas
Karen Gagarin	6	Jatoft-Foti	Matthew Ficarra	2	Oldham-Bianchi
Ariana Jones	6	Theodore Pappas	Kelly Finnen	2	Steve Greer
Kyle Taylor	6	Travis Moody	Joshua Fosnight	2	Simon Arias
Kyle Wrobel	6	Surace-Smith	Matthew Girard	2	Jatoft-Foti
Anthony Anderson	5	Mark Hancock	Deane Guldan	2	Curtis Moreland
Richard Henry	5	Alex Roland	Luan Hajnaj	2	Surace-Smith
Lynn Parker	5	Chris Hernandez	Burnette Hughes	2	Bob Olson
Kirk Waters	5	Slav Bitman	Nicole Johnson	2	Surace-Smith
Brent Wilhelmi	5	Steven DiChiaro	Josh Juggassar	2	David Hausman
Erik Boyd	4	Fred Hadayia	Kody Karhliker	2	Jeremy Harbin
Randall Cook	4	Joseph Diecedue	James Keefer	2	Simon Arias
Nathaniel Faber	4	Slav Bitman	David Livingston	2	Surace-Smith
Daniel Mastropolo	4	Slav Bitman	Chris Lussier	2	Steven DiChiaro
Sosefo Petelo	4	Steve Friedlander	Christopher Madsen	2	Eric Cochran
Viliamu Pula	4	Steve Friedlander	Seini Mafi	2	Steve Friedlander
Nasr Quadri	4	Theodore Pappas	Lillian Mariso	2	David Hausman
John Setu	4	Steve Friedlander	Daniel McQuoid	2	Steve Friedlander
Domonique Taylor	4	Slav Bitman	Allen Nelson	2	Steven DiChiaro
George Baumberger	3	Theodore Pappas	Ryan O'Malley	2	Imran Satti
Jude Bordeaux	3	LaTonya Tucker	Bryan Peters	2	Eric Neal
Maureen Brunet-Forchilli	3	Oldham-Bianchi	Kehinda Pryor	2	Arthur Greene
Corey Bryant	3	Tim McAdams	Aaron Ralston	2	Jeremy Welch
Michael Copeland	3	Travis Moody	Jesse Remby	2	Simon Arias
Andrew Dailey	3	Oldham-Bianchi	Norman Roy	2	Matt Henderson
David Garbarskiy	3	Theodore Pappas	Johna Ryan	2	Steven DiChiaro
Heather Gillham	3	Jeremy Welch	Cecilia San Diego-Tomas	2	Jatoft-Foti
DeAnthony Hartman	3	Paul Rumbuc	Kilisimasi Segal	2	Steve Friedlander
Seth Holmberg	3	Jatoft-Foti	Scott Smith	2	Fred Hadayia
Richard Lyddon	3	Steven DiChiaro	Jeffrey Stevens	2	Mark Hancock
Brandon MacDonald	3	Scott Sonnenberg	Ellahe Vaziri	2	Josh Chalom
Trevor Mayer	3	Altig-Orlovic	Emmanuel Villasenor	2	Chris Hernandez
Andrea Nichols	3	Oldham-Bianchi	Nadezhda Vitchev	2	Furer-Whittinghill
Robert Nolan	3	Paul Rumbuc	Jack Wang	2	Desi Dimitrova
Graeme Orr	3	Steve Friedlander	Patricia Weaver	2	Jeffery Thiel
Scott Patterson	3	Joseph Diecedue	Bryon Welch	2	Steve Friedlander
Travis Picklesimer	3	Surace-Smith	Hannah Welfling	2	Simon Arias
Jonathan Santiago	3	Laura Fisher	Karl White	2	Philip Prata
Reynaldo Singson	3	Desi Dimitrova	Mark Wyner	2	Sabrina Lloyd
Senelinah Talamaivao	3	Steve Friedlander			
Donna Tremaine	3	Steve Friedlander			
Bruce Viaje	3	Altig-Orlovic			
Philip Walters	3	Travis Moody			
James Aalders	2	Imran Satti			
Kimberly Alston	2	Slav Bitman			
Amanda Beyersdorff	2	Surace-Smith			
Corwyn Boykins	2	Jeffery Thiel			
Rachel Bryson	2	Simon Arias			
Dennis Conwell	2	Robert Shafer			
Barbara Corigliano	2	Sabrina Lloyd			
Stephen Creaghan	2	Joseph Diecedue			
Scott Davison	2	Steve Greer			
Karolina Debek	2	Sabrina Lloyd			
Alexander Dorey	2	Imran Satti			
Dustin Dunlap	2	Surace-Smith			
Debbie Ezernack	2	Jeremy Welch			

# MGA CODES

Name	#	SGA	Name	#	SGA	Name	#	SGA
Simon Rolland	22	Steve Friedlander	Volodymyr Derevyanyy	4	Altig-Orlovic	Natalie Linker	3	Bob Olson
Jason Bratin	11	Theodore Pappas	Dustin Dunbar	4	Altig-Orlovic-Venekamp	Jonathan MacLennan	3	Chris LaFond
Brett Gryska	10	Oldham-Bianchi	Lucky Faaitiiti	4	Steve Friedlander	Jeffrey Maher	3	Samuel LaSala
Darcy Schrieber	10	Paul Rumbuc	Roger Fung	4	Altig-Orlovic	John Ophals	3	Cunningham-Weatherspoon
Mathew Hart	9	Surace-Smith	Mark Glazer	4	Theodore Pappas	Arnold Pacleb	3	Cohen-Cohen
Taina Lameko	9	Steve Friedlander	Alvin Hagens	4	Desi Dimitrova	Byron Paz	3	Josh Chalom
Mack Doby	8	Joseph Diecedue	Ryan Hall	4	Laura Fisher	Harjeet Rana	3	Josh Chalom
Craig Strompf	8	Furer-Whittinghill	Alex Hernandez	4	Desi Dimitrova	Michael Romeo	3	Oldham-Bianchi
Bob Wingate	8	Slav Bitman	Mike Hudnall	4	Altig-Orlovic	William Smith	3	Steve Friedlander
Dorian Brown	7	Matt Henderson	Deborah Johnson	4	Gary Bleier	Richard Sprigg	3	Simon Arias
Zachary Hart	7	Altig-Orlovic-Deley	Dmitriy Kagan	4	Slav Bitman	Cathy Thompson	3	Sonny Gurney
Stephen Hill	7	Steve Friedlander	Steven King	4	Paul Rumbuc	Ofa Tupouniua	3	Steve Friedlander
Mark Kukieliski	7	Eric Neal	Casey Kunsch	4	Simon Arias	Nicolas Ullmann	3	Giglione-Ackerman
Angel Sanchez	7	Scott Sonnenberg	Jason Lassic	4	Cunningham-Weatherspoon	Thomas Vena	3	Simon Arias
Moswen Taylor	7	Mark Hancock	Jonathan Maust	4	Altig-Orlovic-Hay	Brian Welsh	3	Simon Arias
Justin Adams	6	Simon Arias	Alyssa Mochen	4	Curtis Moreland	Michael Williams	3	Matt Henderson
James M Allen	6	Travis Moody	Steven Moore	4	Scott Sonnenberg	Jake Yagjian	3	Chris LaFond
Kevin Appasamy	6	Altig-Orlovic	Levar Morgan	4	Theodore Pappas			
Ala Awad	6	Alex Roland	Christine Moulton	4	Jeremy Welch			
Juan Cardona	6	Chris Hernandez	Samuel Parent	4	Altig-Orlovic-Deley			
Mark Corkrean	6	Steve Greer	Matt Pflueger	4	Tiffany Roland			
Alexandra Graham	6	Fred Hadayia	Syed Quadri	4	Theodore Pappas			
Bobby Gujral	6	Altig-Orlovic	Doreen Ryan-Foti	4	Jatoft-Foti			
Colin Lyse	6	Altig-Orlovic-Lyse	Javier Sandoval	4	Steven DiChiaro			
Ernesto Magat	6	Jatoft-Foti	Kiet Truong	4	Cohen-Cohen			
Mathew Mealey	6	Travis Moody	Tasha Tucker	4	LaTonya Tucker			
Matthew Parks	6	Surace-Smith	Alberto Alcala	3	David Hausman			
Cody Terrell	6	Diego Arangopuerta	Daniel Armstrong	3	Altig-Orlovic			
Randy Teyssier	6	Simon Arias	Marino Baca	3	Chris Hernandez			
Rodney Ward	6	Paul Rumbuc	Allison Bankowski	3	Steve Hartman			
Cherie Adams	5	Bob Olson	Charles Bell	3	Jeremy Harbin			
Jared Cleckner	5	Steve Hartman	Clarence Boykins	3	Jeffery Thiel			
Samuel Cohen	5	Fred Hadayia	Sharon Brenner	3	David Hausman			
Steven Cox	5	Steve Friedlander	Norman Candelore	3	Jeffery Thiel			
Kellen Cuttance	5	Slav Bitman	Christopher Chovanec	3	Steve Greer			
Caleb Douce	5	Jeffery Thiel	Zane Davis	3	Jeremy Welch			
Richard Dyer	5	Scott Rehberg	Matthew Diulus	3	Simon Arias			
Darron Hacker	5	Surace-Smith	Henry Gogolin	3	Altig-Orlovic			
Serah James	5	Steve Friedlander	Ricardo Grandt	3	Laura Fisher			
Jack Keiderling	5	Giglione-Ackerman	Sharif Grays	3	Furer-Whittinghill			
Kyle Klipp	5	Steven DiChiaro	Maria Greene	3	Jatoft-Foti			
Lorenzo Lameko	5	Steve Friedlander	Kenneth Greer	3	Steve Greer			
Raymond Risucci	5	Dorian Oldham	I-Perfection Harris	3	Cunningham-Weatherspoon			
Heather Rowell	5	Tim McAdams	Daniel Hartwig	3	Surace-Smith			
Andres Sylva	5	Williams-Zophin	Chad Hatfield	3	Steve Hartman			
Nichole Turner	5	LaTonya Tucker	Elias Hazen	3	Surace-Smith			
Matthew Turnquist	5	Steven DiChiaro	Peter Hudousek	3	Altig-Orlovic-Traboulay			
Natalie Wagner	5	Altig-Orlovic	Henry Ingraham	3	Williams-Zophin			
Marisa Willgruber	5	Fred Hadayia	David Iriye	3	Altig-Orlovic			
Haoyu Xu	5	Imran Satti	Rencel Jones	3	Slav Bitman			
Patrick Bendure	4	Surace-Smith	Christopher Jordan	3	Mark Hancock			
Chance Claus	4	Sinner-Sinner	Stephen Jubrey	3	Oldham-Bianchi			
Nicholas Collins	4	Steve Friedlander	Sebastian Kazek	3	Matt Henderson			
Richard Correa	4	Steven DiChiaro	Scott Kim	3	Cohen-Cohen			
Brian Culp	4	Jeremy Welch	Elisha Konieczka	3	Joseph Diecedue			
Cara DeFiore	4	Joe Manone	Melne Lewis	3	Bob Olson			



Qualifier	Bonus	SGA	Qualifier	Bonus	SGA	Qualifier	Bonus	SGA
Gary Lee	306	Josh Chalom	Gursandeep Boparai	282	Furer-Whittinghill	Jude Bordeaux	239	LaTonya Tucker
Carissa Williams	300	Jeffery Thiel	Marc Salvaggi	278	Surace-Smith	Loren Martinez	239	Theodore Pappas
Michelle Verbit	299	Giglione-Ackerman	Debra Hunter	276	Fred Hadayia	Patrick Donovan	222	Alt-Orl-Venekamp
Juan de la Cruz	297	Desi Dimitrova	Michael Sweet	265	Matt Henderson	Sale Papu	221	Steve Friedlander
Daniel McQuoid	297	Steve Friedlander	Ryan C Wilson	259	Philip Prata	Raymon Reynolds	216	Chris Hernandez
Ali Zaidi	293	Theodore Pappas	Emilio Kim	256	Altig-Orlovic	Michael Cadres	215	Joseph Diecedue
Zachary Culp	292	James Bailey	Christine Curran	254	Giglione-Ackerman	Mele Tuitupou	214	Steve Friedlander
Aaron McLean	292	Imran Satti	Sheryce Sheppard-Harper	247	Bob Olson	Marie Sio	212	Steve Friedlander
Daniel Pally	289	Altig-Orlovic	Jennifer McBroom	246	Slav Bitman	Stephen Creaghan	210	Joseph Diecedue
Aaron Singer	285	Gevorg Yanukyan	Wayne Blumling	244	Jeffery Thiel	Maria Diringner	208	Bob Olson
Rafael Spratling	285	Matt Henderson	Anthony Vuolo	243	Fred Hadayia	Kristopher Demers	206	Philip Prata
Jared Durham	284	Simon Arias	Leonard Muhammad	242	Williams-Zophin	Jose Rubio	202	Alt-Orl-Traboulay

# SA CODES

This insert recognizes SAs, GAs, and MGAs for the number of new agents who were coded under their hierarchy for the month. The minimums for recognition are:  
**SA & GA** – at least two codes during the month  
**MGA** – at least three codes during the month

Name	#	SGA	Name	#	SGA	Name	#	SGA
Alex Dmyterko	5	Altig-Orlovic-Lyse	Henry Briggs	2	Steve Friedlander	Prentiss Parker	2	Cohen-Cohen
Uatesoni Filimoehala	5	Steve Friedlander	Barbara Brown	2	Altig-Orlovic	Daniel Rapp	2	Jeffery Thiel
Kelepi Salusalu	5	Steve Friedlander	Tanesha Clausell	2	Jeremy Harbin	Ataka Reed	2	Bob Olson
Terrilyn Cheatham	4	Tim McAdams	Jean-Francois Diotte	2	Imran Satti	Philip Roffi	2	Furer-Whittinghill
Jared Durham	4	Simon Arias	Patrick Donovan	2	Altig-Orlovic-Venekamp	Samantha Romano	2	Fred Hadayia
Erica Fay	4	Travis Moody	Dustin Edgell	2	Paul Rumbuc	Steven Rotherforth	2	Oldham-Bianchi
Eric Kohnke	4	Altig-Orlovic-Deley	Joseph Falzone	2	Dorian Oldham	Natalya Rubel	2	Altig-Orlovic
Cameron MacCall	4	Fred Hadayia	Thomas Feliciardi	2	Theodore Pappas	Sheryce Sheppard-Harper	2	Bob Olson
Puna Pua	4	Steve Friedlander	Alfredo Flores	2	Cohen-Cohen	John Sikora	2	David Hausman
Sandy Riley	4	Chris Hernandez	William Flournoy	2	Diego Arangopuerta	Christopher Simpson	2	Scott Sonnenberg
Steven Allen	3	Slav Bitman	Doris Garrett	2	Altig-Orlovic	Lawrence Smith	2	Steve Greer
Valerie Cormier	3	Steve Greer	Alexander Gonzalez	2	Furer-Whittinghill	Alomkone Soundara	2	Jatoft-Foti
Christopher Daniels	3	Slav Bitman	Nancy Gonzalez	2	Giglione-Ackerman	Nicholas Spirito	2	Slav Bitman
Joe Gomez	3	Diego Arangopuerta	Anthony Harris	2	Curtis Moreland	Andrew Sunkin	2	Theodore Pappas
Jason James	3	Steve Friedlander	Irma Hayes	2	Paul Rumbuc	Peter Talamaivao	2	Steve Friedlander
Gary Lee	3	Josh Chalom	Cory Hobbs	2	Mark Hancock	Bethany Thomas	2	Curtis Moreland
Heather Leitch	3	Cunningham-Weatherspoon	Matthew Hodge	2	Oldham-Bianchi	Russell Trujillo	2	Steven DiChiaro
Tanisha Mathis	3	Matt Henderson	Stephen Jeung	2	Cohen-Cohen	Justin Vogler	2	Michael LiBassi
Brandon McCrea	3	Travis Moody	Carleus Johnson	2	Matt Henderson	Angela Waller	2	Simon Arias
William Russell	3	Steve Friedlander	Jacqueline Kabluyen-Mitchell	2	Altig-Orlovic	Sean Wampler	2	Surace-Smith
Ofa Siasau	3	Steve Friedlander	Alexander Keats	2	Altig-Orlovic	Bradley Ward	2	Surace-Smith
Garvin Smith	3	Travis Moody	Cordell Key	2	Tim McAdams	Victoria Watkins	2	Paul Rumbuc
Vatapuia Vavau	3	Steve Friedlander	Susana Latu	2	Steve Friedlander	Robert Werth	2	Altig-Orlovic-Deley
Philip Abramovitz	2	Theodore Pappas	Larielle Major	2	Joseph Diecedue	Randy Wright	2	Steve Hartman
Benjamin Ainscough	2	Altig-Orlovic	Thomas Meyer	2	Oldham-Bianchi	Ran Yi	2	Imran Satti
Jack Anderson	2	Furer-Whittinghill	Carolyn Murray	2	Mark Beckford			
Terrence Asuncion	2	Jatoft-Foti	Christopher Newman	2	Surace-Smith			
Akenese Ati	2	Steve Friedlander	Patrick O'Brien	2	Paul Rumbuc			
Edward Atkinson	2	Surace-Smith	Sale Panu	2	Steve Friedlander			